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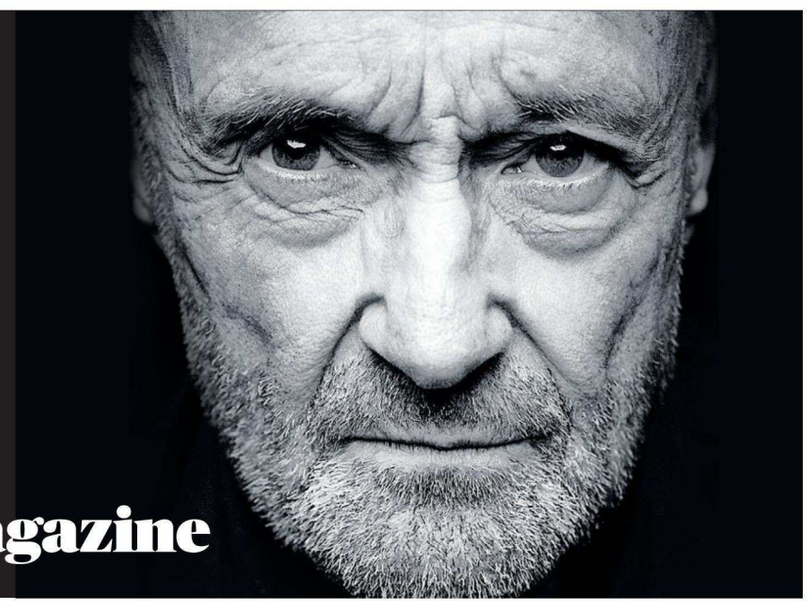
THE SUNDAY TIMES

PHIL COLLINS bares his soul to Decca Aitkenhead

Magazine



Home

Best places to live on the coast

Migrants from across Africa sleep on street in Ceuta without food or drink

Katie Gatens Ceuta
Peter Conradi and Matthew Campbell

Hundreds of asylum seekers were sleeping on the streets of Ceuta last night without food or water after a week in which as many as 60,000 swam across the border into the Spanish north African exclave from neighbouring Morocco.

Most of the arrivals, encouraged by reports on social media to make the crossing, had been persuaded to return to Morocco by Friday evening, with the Spanish authorities saying only about 2,000 people remained. At least 67 people are known to have died.

The EU will hold talks on Tuesday after 22 countries, led by Italy, wrote to demand an "urgent meeting on the migrant emergency".

Pedro Sánchez, Spain's prime minister, said in a letter to Ursula von der Leyen, the European Commission president, that he had serious concerns about some European governments that had criticised Spain, "driven by prejudice, fake news, ignorance or political interest", and added that Ceuta was not part of the Schengen area. "The European Union cannot afford this kind of selfish, polarising and unlawful reaction," he said.

Moroccan authorities, who normally control access to the border, face questions over how so many people were able to cross.

While some migrants said guards tried to stop them, others claimed the authorities were so overwhelmed they were just let – and even encouraged – through. The Moroccan government did not respond to a request for comment.

Hundreds of migrants, including some who said they were from Sudan, Yemen, Libya and Eritrea, remained in Ceuta yesterday afternoon, waiting outside its temporary immigration stay centre, unable to enter. Its gates were locked and it was understood to be full.

CHAOS IN CEUTA

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"It's been three days without food but I have no other choice but to stay here," said Quasi Alwahaini, from Yemen, who arrived in Morocco a month ago. He said he had travelled to the border from Marrakesh after seeing videos on social media of others making the crossing to Spanish territory.

This is the largest irregular crossing in the EU's history and has provoked a ferocious war of words between Spain's socialist-led government and most of its neighbours over what is seen as Madrid's overly liberal policy on immigration. On Friday Giorgia Meloni, the conservative Italian prime minister, reimposed border controls on people arriving in Italy from Spain by air or sea, suspending for a month the workings of the Schengen agreement that allows passport-free travel.

Normally only a handful of people a day attempt the crossing, but numbers began to rise after Spain's Supreme Court ruled three weeks ago against the summary return of people who had not crossed a physical border to arrive in Spain – which would include those who had swum to Ceuta. Sanchez said on Friday that "trafficking" gangs had spread this and misinterpreted the ruling.

A report in El Mundo, a conservative Spanish newspaper, said that security sources believed Moroccan authorities turned a blind eye to the first people attempting the crossing to send a message about their ability to control migration, but that it "got out of hand".

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Farage struck deal to return as leader long before election

Reform chief had insisted he was not involved in politics until Sunak called surprise 2024 vote

THE SUNDAY TIMES INSIGHT

Gabriel Pogrund, Emanuele Midolo and Venetia Menzies

Nigel Farage struck a secret deal to return as Reform UK leader months before the general election.

Farage negotiated the pact with Richard Tice, then the leader, in March and April 2024. George Cottrell, the convicted fraudster who had been secretly bankrolling Farage, supervised the discussions.

Under the terms of the deal, Reform agreed to repay or write off more than £1 million in outstanding loans it had taken from Tice's company upon Farage becoming leader.

The deal was first presented by Farage and Cottrell to the party's treasurer in mid-May. Its existence undermines the Reform leader's claim that he had no intention until June 2024 of returning to politics. Farage has used this to defend his failure to declare donations made to him in the year before he was elected as an MP, which triggered two parliamentary investigations.

Last night, Reform sources acknowledged the existence of the deal but insisted it had been drafted for if, not when, Farage became leader. Asked why he would have signed such an agreement if he had no intention of returning as leader, they said it kept his options open. They said Farage had assumed he would focus his energies on campaigning for Donald Trump in that year's US presidential election.

Farage has claimed repeatedly that he did not need to declare a £5 million gift from the crypto-billionaire Christopher Harborne or in-kind benefits from Cottrell, as he was a media personality at the time. MPs must declare any benefit in any way connected to their "political activities" received in the 12 months before their election.

He told the "anti-woke" *Triggernometry* podcast last month: "At that period of my life, from 2021 to the third of June 2024, I was a broadcaster, I was someone that appeared on celebrity TV programmes, I was somebody that promoted some financial market products, but I was an influencer, I wasn't in politics."

Mehrtash A'Zami, the party treasurer at the time, said: "I was told about the agreement before the election was called. It commenced when Nigel came back.

"The essence was the schedule of repayments. I was told to implement it and acted to fulfil it in line with my responsibilities."

The disclosures also raise more questions about Reform UK's compliance with electoral law. The party is already at the centre of a Metropolitan Police investigation into whether the source its donations was disguised.

The Sunday Times Insight team can reveal that on the date of the first repayment, in June 2024, Reform sent £200,000 to a personal account belonging to Tice – and not to his company that had lent the money.

Officials identified the payment but the Electoral Commission was not told and filings say incorrectly that the company was paid – a potential criminal offence.

On May 22, 2024 Rishi Sunak announced a snap election would be held on July 4. By then, unknown to almost anyone, Farage had secretly been plotting a potential path to the leadership – and, in turn, the House of Commons – for some months.

In March and April that year, he and Tice had entered into an agreement on the future of the party. In mid-May, Farage discussed its details with two confidants in an office space on the fourth floor of a townhouse near Buckingham Palace: Cottrell and A'Zami.

A'Zami, whom Cottrell first met as a teenager, had been the party's treasurer since 2019, but he spent much of his time in Dubai

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GAMES FOR A LAUGH

ANDREW MILLIGAN/PA

Prince Louis, 8, wears a hat celebrating Welsh cycling as he watches the penultimate day of the Commonwealth Games in Glasgow with his family. The royal visitors attended the netball and cycling as well as meeting volunteers and athletes at the spectator village Games Galore, page 2; Sport

Humiliated Infantino battles to save his job

Martyn Ziegler

Gianni Infantino's opponents will step up efforts to force the Fifa president to resign after Uefa and the FA condemned his collapsed attempt to sell off the World Cup as a "shabby, back-room, opaque deal".

Infantino, 56, might have made tens of millions of pounds from the "Fifa Forward Enterprise" scheme, a plan to sell a stake in the tournament to private investors. The Fifa boss is trying to cling to power, but his support is flooding away, sources have said.

After his plan collapsed on Friday, the FA and Uefa, European football's governing body, said that they had lost confidence in Infantino. Uefa led the way in opposing the plan as its 55 members, including the FA, agreed on Thursday to boycott all Fifa competitions.

"We cannot keep going on like this with secret schemes on fast-track timescales, cooked up by faceless individuals and of dubious benefit to the game," it said yesterday. "We must identify those responsible and hold them to account. This is a victory for the whole game. The task of rebuilding trust in Fifa has only just begun."

Concacaf, which governs the North and Central American associations, plus the Caribbean, called for a "comprehensive reckoning" with Infantino's presidency. Sources said the intention was for Infantino to become the chief executive or commissioner after his presidency, with a basic salary – before any bonuses – of $30 million a year. Fifa has insisted that idea was never discussed.

Infantino is likely to now face an emergency Fifa council meeting at which he will be asked to resign. If he refuses, a single candidate with the backing of all of his opponents is likely to be put up to challenge him in next year's election.

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NEWMAN'S VIEW

Fugitive Kinahan kingpin risks arrest after losing Dubai visa

John Mooney
Investigations Editor, Ireland

The fugitive leader of the Kinahan crime cartel risks arrest after losing the legal right to live in the United Arab Emirates, where he has sought sanctuary for a decade.

Christy Kinahan's residency visa to stay in Dubai expired in April, an investigation by The Sunday Times and the open-source organisation Bellingcat has discovered. The UAE residency visa of Ian Dixon, one of the cartel's most trusted lieutenants and the man poised to take control of the powerful transnational criminal organisation, has also expired.

Cartel bosses have openly lived extravagant lifestyles since moving to the Emirates about a decade ago after fleeing Europe, but the cartel has faced a crackdown after our joint investigation in March revealed the links between the Kinahans and the Iranian regime.

Christy Kinahan's eldest son Daniel was arrested in Dubai in April and is facing extradition to stand trial in Dublin for directing an organised crime gang.

Europe's intelligence services believe Christy Kinahan is "deeply concerned" about his residency status. "He's a tormented man, fearful he might be arrested and deported," said one intelligence source.

The Kinahan family controls one of the most powerful transnational crime groups on the planet from the Emirates. It is responsible for smuggling the bulk of all cocaine reaching the streets of Europe. It also smuggles arms and offers money-laundering services to criminal gangs around the world. Its clientele includes Mexican and Colombian cartels, the Lebanese militant group Hezbollah, and the Iranian and Russian intelligence services.

There is growing evidence to suggest the Kinahan organisation might now have established links with elements of the Chinese state. Emerging from the Dublin underworld in the early 1990s, the group has amassed a fortune of $1.5 billion and has been sanctioned by the US, which has offered a $5 million reward for the leaders.

We obtained the residency permits for key members of the Kinahan family and the cartel through publicly available records. They show that those for Christy Kinahan, 69, and Dixon, 36, have expired. Dixon, in particular, continues to lead a luxurious lifestyle in Dubai. Images of him playing padel have even appeared on social media advertising campaigns in the Gulf.

The records also show that Christy Kinahan's younger son Christopher Jr, 45, who controls the cartel's financial investments, was issued with a new residency card by the authorities in Dubai less than two weeks ago. His new permit was renewed on July 20 for a two-year period. His previous one had expired in December 2024. The new card lists his employment as a "sales officer" at

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‘Not all AI will be brilliant. People are right to worry for their children’

Kanishka Narayan, the AI minister, acknowledges the fears but wants Britain to focus on opportunities and shape the future

Josh Glancy

If you believe AI really is the dawn of a new industrial revolution, or even half as important as its advocates claim, then Kanishka Narayan is about the most important minister at the cabinet table.

Narayan is 36 and was only elected MP for the Vale of Glamorgan in 2024, but he is now the new artificial intelligence minister. People in the technology industry see him as their last hope in government, a kind of bulwark against the reactionary forces of Luddism. There is particular concern that Andy Burnham does not seem interested in the white heat of technology – one of his first acts as PM was to abolish the Department for Science, Industry and Technology.

Narayan insists this government is not backward-looking. “I went to the prime minister and he said he thought this was a really critical question and he wanted me to work on it,” he says. He faces a battle for hearts and minds beyond No 10 North. A recent survey by KPMG found that 78 per cent of Britons are concerned about negative outcomes from AI.

Narayan thinks there is optimism out there too. “If you actually go and engage in different parts of our country, you will find a deep-seated history of technological adoption,” he says. “The task is, how do we squeeze the sceptical middle of the British political elite?”

Why is there such scepticism among politicians? “Over the last 15 years, we basically sat out the tech revolution. A huge driver of why we’re way poorer than, say, the United States is the fact that we had way lower rates of investment in technology. We haven’t seen the fruits of that prosperity in our country.”

Narayan believes the answer is to build up Britain’s tech capabilities, grab a share of the AI bounty and give ourselves the ability to shape the future. It is not possible for Britain to be technologically self-sufficient, but we can become less dependent. Narayan has travelled the world trying to make sure we have a reliable supply of AI chips to power everything from stroke patients’ recoveries to tracking Russia’s shadow fleet. He also helps to oversee a £500 million sovereign AI fund to invest in British start-ups. “You have to make sure that even if you’re using someone else’s technology, you’re doing it on your terms.”

He also believes Britain needs far more of its own capacity in data centres, which provide the processing power for AI. These are controversial thanks to their high energy and water demands but Britain plans to triple its capacity by 2030. He points to the bigger picture. “The British public is very clear that it wants strong defence,” he says. “It doesn’t just want foreign billionaires to own things that matter to our lives. If we’re being true to those British values, it is impossible to achieve that without building a sovereign level of data centre capacity.”

Some have argued that Narayan is too much of a booster for the tech industry, but he rejects this. “People are right to be worried,” he says. “This is the most important question for … our kids’ jobs and their kids’ jobs. I’m not going to sit here and tell you it’s going to be brilliant and we’re all going to get through it smoothly. This is an unprecedented pace of technological jump.”

Kanishka Narayan says Britain must build far more of its own data centres

His hope is that there will be ways to avoid mass dislocation. He points to the Industrial Revolution, noting that unions sprang up to ensure that some of the gains went to workers, not just owners. The pace of transition this time around may be slower than we expect because of regulation and organisational inertia.

He tells the story of a hairdresser he met in Newcastle upon Tyne with superb customer skills and an interest in tech. A local software company used its own AI to identify her as a potential employee. She is now an AI procurement apprentice on a far higher salary. “If we get the job-matching and recruitment process right, we’ll cut through not just the slop of AI but, frankly, the slop of recruitment.”

This sense of possibility arises from his own life story. Narayan was born in Bihar, one of the poorest regions of India. When he was eight, his parents made the “crazy, sacrificial” decision to take him and his brother to Cardiff. At his comprehensive, a teacher suggested he apply for scholarships at some top schools. Eton gave him a full bursary. From there, he flew through Oxford, Stanford, banking and the civil service. Britain, for him, is a land of possibility and freedom.

“You go from a place where living standards on a per capita basis are where England was in the 1600s,” he says. “You go from that to being in London in 2026. You feel like you could accelerate 400 years of progress in 36 years of lifetime. Britain offered a canvas for painting what kind of progress you can make in life.”

Wherever the AI revolution takes us, Narayan has something we could all do with more of: a sense that our future can still be better than the past.

GAMES GALORE

ROB CASEY/SNS; LESLEY MARTIN/PA

Sir Chris Hoy, bottom row, centre, was joined by an illustrious crew at the velodrome named after him for the track cycling at the Commonwealth Games in Glasgow. Top row: The cyclist Dame Laura Kenny, the Princess and Prince of Wales, and their children, Princess Charlotte and Prince George. Bottom row, right: the Duchess and Duke of Edinburgh. The King opted for the Mey Highland Games in Caithness

Three dead after female bomber hits restaurant in heart of Moscow

Kit Heren

Three people were killed in a bombing attack by a woman in a Moscow restaurant yesterday, Russian authorities have said.

The people who died in the attack in the Balzi Rossi restaurant in Kudrinskaya Square near the centre of the Russian capital were the woman, a security guard who stopped her entering the restaurant, and a customer.

The explosion took place at about 8pm local time (6pm UK time).

As many as 21 people suffered injuries of varying severity, state media said. The motive of the attack has not been disclosed and police continue to investigate.

Reports on the Telegram social media platform suggested the restaurant was hosting a private function.

It came on the same day as nine people died in Russian airstrikes on Kyiv and the surrounding region.

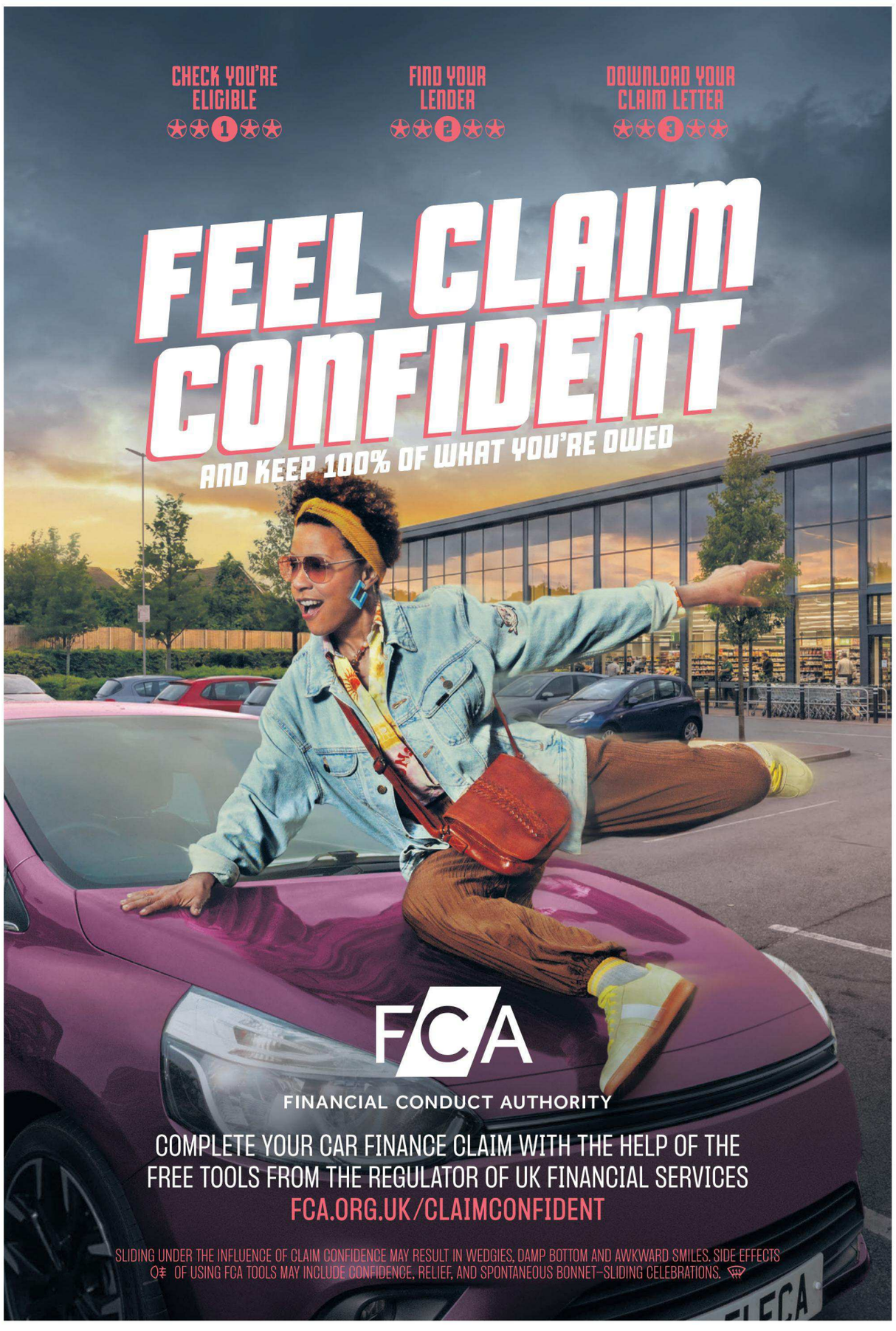
Ukraine’s state emergency service said that at least 28 others, including children, had been injured.

Initial reports suggested the Moscow blast originated in the restaurant’s kitchen, but the Balzi Ross later issued a statement saying the interior was unaffected and that “there was a problem outside”.

Roads around the square were briefly closed. Dozens of cyclists had been gathering nearby for an evening ride through the city but the event was cancelled.

Video released by Russia’s RIA news agency showed heavily armed law enforcement officers at the scene, which had been closed off to members of the public.

In 2023, a blast at a café in St Petersburg killed the pro-war blogger Vladlen Tatarsky. A Russian woman named Darya Trepova, who said she had acted on the orders of a Ukrainian contact, was jailed for 27 years.



Fightback against HMOs as councils make landlords consult neighbours

Katie Tarrant
Whitehall Correspondent
Tom Calver, Melissa York

Councils across the country are forcing landlords converting family homes into HMOs to consult neighbours first.

Analysis by The Sunday Times has found that almost a third of local authorities – 127 councils – in England have imposed Article 4 directions, which oblige landlords and developers to seek planning permission for a house in multiple occupation (HMO).

At present, landlords and developers can convert a property into an HMO – in which three or more unrelated tenants live together, sharing bathrooms and kitchens – for up to six tenants without planning permission.

However, councils can use Article 4 powers to block these dwellings if they have concerns about the balance of shared and family housing in the area.

Although most of England’s estimated 2.5 million HMO residents are occupied by university students or low-income workers, analysis suggests that approximately 2 per cent house immigrants awaiting decisions on asylum claims.

The state has a legal obligation to house asylum seekers, but in 2024 the government vowed to stop the use of hotels, which have been the focus of violent protests in recent years, to bring down the cost to taxpayers. As a result, developers have bought up cheap residential properties and converted them into HMOs for migrants, without any consultation.

Andy Burnham has promised to crack down on “HMO Britain” after hearing “people’s concerns about the unfairness of the immigration system”. After he was elected MP for Makerfield in June, he criticised the present system in his victory speech, saying: “I heard on so many doorsteps people’s concerns about the unfairness of the immigration system, that cut-price approach to procurement, that means areas like this can end up like HMO Britain. It’s not fair that they think that they can just operate like that and not hear the call of people here, the decent people here who always will do the right thing, the compassionate thing, but not when it’s unfair in terms of the way places like this are treated.”

At present, Article 4 directions can be applied only to the smallest possible geographical area, such as a street, rather than being used to apply blanket, borough-wide restrictions.

It is understood that Burnham is considering expanding these conditions to allow Article 4s to apply to a wider geographical area and for a broader range of concerns. Any changes would not apply retrospectively, meaning existing HMOs will not be affected.

When The Sunday Times presented its findings on Article 4 use to the Home Office, it said that the government was considering expanding council powers to effectively block HMOs. A government spokesperson said: “We are exploring stronger measures to give local leaders greater control over HMOs, helping them manage housing pressures and protect the character of their communities. At the same time, we are reducing the incentives for illegal migration by moving asylum seekers out of hotels and into more basic accommodation, including exploring the use of three additional former military sites.”

There are half a million HMOs across the country, concentrated more densely in the north of England. Based on a typical occupancy of four to five tenants each, it is estimated that at least 2.5 million people – close to 3 per cent of the UK population – live in HMOs.

The true street-level scale of “HMO Britain” is unknown because the government does not have a centralised database. However, The Sunday Times has compiled the most complete picture of HMO spread across the UK to date, identifying the locations of 100,000 HMOs and their landlords in 144 local authority areas across England, accounting for half a million residents.

Analysis of the latest Home Office figures by The Sunday Times shows that there are approximately 11,700 HMO properties housing asylum seekers, assuming that there are four in each one.

Although immigration is a divisive issue across the political spectrum, there appears to be consensus against the proliferation of HMOs. The Sunday Times has identified 127 councils – 57 of which are Labour-run – using Article 4 directions to try to block HMOs.

Reform UK has pledged to use them to stop HMO conversions because of concerns about “unvetted migrants”. The Liberal Democrats have called for more planning oversight of HMOs “so that communities aren’t hollowed out by over-development”, a sentiment echoed by the Greens.

Bev Craig, the new Labour mayor of Greater Manchester, led her winning campaign on a promise to crack down on the spread of HMOs.

Landlords and developers have taken advantage of cheaper property in the North and Midlands, leading to a surge in these regions as the number of HMOs has decreased in London and the south. Over the past decade, Liverpool has had the biggest increase in the number of HMOs, from 4,850 in 2015 to 16,494 last year.

The metropolitan borough of Sandwell, in the West Midlands, has seen one of the biggest proportional increases. In 2015, the council estimated that there were 835 HMOs, but this rose to 4,200 in 2025. One road in Smethwick, in Sandwell, has at least 19 with room for more than 140 occupants, leading one local councillor to say: “We wouldn’t put battery hens in places like this.” The asylum accommodation provider Serco runs 174 HMOs in the Sandwell area.

The Reform-led council voted this week to strip planning officers of the power to approve HMOs and put the decision in the hands of councillors, who have warned of the effects that such homes have on parking and wider neighbourhoods.

Sandwell is one of several Reform councils that have issued Article 4 directions, along with Durham, Hartlepool and Barnsley.

Louie French, the Conservative MP for Old Bexley & Sidcup, who has campaigned for more use of Article 4 in his southeast London constituency, attacked “Wild West” landlords, accusing them of exploiting the planning system. Last year, only 13 HMOs were approved in Bexley, compared with 472 in neighbouring Greenwich.

REVOLT OVER HMO BRITAIN
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We would not put battery hens in places like this

NEWS

Cash-hit venue warns of frights at the opera unless building upgraded

TRISTRAM KENTON; JOSEPH OKPAKO/GETTY IMAGES

Performances such as The Nutcracker could be cancelled unless £20 million repairs are carried out each year for a decade at the Royal Opera House

Emily Prescott
Arts and Entertainment Correspondent

The King revealed crimson velour curtains embellished with his CRIII cipher at the Royal Opera House in May but behind the scenes the condition of the Victorian building is somewhat less opulent, a report suggests.

The historic Covent Garden venue, home to the Royal Opera, the Royal Ballet, and the Orchestra of the Royal Opera House, has reported a "critical" need to invest in its stage infrastructure and the "fabric of our building". Without doing so, the theatre is at risk of equipment failures and performance cancellations, according to a review of the organisation's financial health.

Other risks to the institution were said to include a £1.6 million-a-year Covid-era loan repayment, losing artists due to Brexit visa rules and reputational damage for "taking the 'wrong' position on contentious issues".

The report, published last month and relating to its 2024-25 year, comes after the Royal Ballet and Opera (RBO), which owns the opera house, announced last month that one in 20 jobs would be cut. It has not confirmed which departments will face redundancies. In 2024-25 the RBO spent £406,949 on redundancy pay.

It said: "The consultation has now concluded, with the exception of visitor experience, where discussions remain ongoing. We are therefore progressing with changes to focus our resources where they will have the greatest impact, strengthening artistic excellence, broadening our audiences and investing in our sites.

"While we're currently in a good position, we're operating in a challenging environment, we must be more efficient now to remain financially sustainable in the long term."

The building itself is a "major challenge" and will cost at least £20 million a year for the next decade to fix because of its "obsolete infrastructure", the report said. About £60 million is required in the next three years just to "keep the building open and functioning".

The first Royal Opera House in the Covent Garden area was built between 1728 and 1732 but destroyed by a fire in 1808. The second building was also destroyed by a fire. The current iteration, designed by Edward Middleton Barry, was built in 1858 and underwent major updates in the 1990s.

Sir Alex Beard, the RBO's chief executive, said in the report: "We need to invest substantially in our grade I listed building, a national asset, to ensure it remains a world-class, technologically up-to-date and environmentally sustainable theatre where artists and creatives can produce their best work and for current and future generations of audiences to enjoy."

RBO makes about 30 per cent of its income from box office receipts, and is funded by donations and grants from bodies such as Arts Council England. The RBO was estimated to have contributed £240 million to the UK economy in 2024-25 and the company is hoping to keep engaging a broad audience. In that period its total income was £182.1 million with a total expenditure of£174.7 million. Though the company is profitable, the report said that it had substantial loans to repay.

Other issues raised in the report include the "complexity of the post-Brexit visa regime" when hiring performers and staff, as well as "taking the wrong stance" on contentious public issues, which could lead to a loss of income from both public and private sources, alongside a reduction in artist and staff commitment.

In August last year a planned 2026 co-production of *Tosca* with the Israeli National Opera was cancelled after 182 staff members signed an open letter demanding an end to the collaboration due to the war in Gaza.

In 2023 the campaign group British East and South-East Asians in Theatre and On Screen criticised the RBO's production of Puccini's *Turandot*, which is set in China. They accused the RBO of "whitewashing" for casting a white Italian singer in the lead role and for only having two performers of east or southeast Asian descent among the nine lead roles.

My biceps play a mighty big role in Odyssey blockbuster

Matt Damon's stunt double is 4ft 6in but that hasn't stopped her muscling into lead roles and on to the movie's poster

Roisin Kelly

Usually when we think of action films, the muscular physiques of Arnold Schwarzenegger and Tom Cruise come to mind. But last week, it was 4ft 6in, 35-year-old Canadian actress Devyn Dalton whose biceps became a talking point.

Matt Damon, whose stunt double in Christopher Nolan's adaptation of *The Odyssey* was Dalton, said in a podcast interview that she had "the greatest arms" he had ever seen. "My double was a woman, a female stunt performer who had the greatest arms I've ever seen," Damon said. "So those shots in the movie where you see these giants looming over me ... gotta give it up where it's due."

Dalton, who started working in the entertainment industry when she was nine years old, was delighted. "I've been doing this for a long time," she said from Wellington, New Zealand, where she is working on a new action film. "So for Matt to give me a shout-out and shine a light on being a strong woman ... I'm doing the thing I always was but it's really nice to get some recognition."

Dalton acted as Damon's stunt double in key scenes of the film, which made £35.3 million at the box office in the UK and Ireland in the first ten days of its release last month. It is Dalton's biceps, not Damon's, on the film's poster depicting a fight scene in which Odysseus faces the Laestrygonians, a tribe of monstrous, man-eating giants.

When filming the scene, director Christopher Nolan decided not to rely on CGI to render the 7ft-tall giants. Instead, Dalton, standing in for Damon, stood before them to exaggerate the scale difference on camera. "There's a lot of fear in the industry with AI and things like that, so to be able to do that for real and actually just perform is amazing," Dalton said.

Her career began in dance before progressing to acting and stunt work. She has always had an athletic build but "I didn't always trust in my body type, I didn't always have this confidence," she said. "There's a ton of pressure even with stunts. I thought I should be skinnier, I should have more muscle, I shouldn't have muscle, I tried to be thinner ... I tried to fight my natural physique. In dance and film, you're always judging yourself."

Devyn Dalton can bench press one and a half times her weight. Right, Dalton in the film poster. Below right, Matt Damon and Dalton as his double

Dalton has worked on franchises such as *Planet of the Apes* and *The Last of Us*, the hit drama starring Pedro Pascal, but *The Odyssey* was the first time she had ever stunt doubled for a man. It is rare for women to double for men she said, whereas stuntmen perform for women much more frequently. When she found out she got the job, she was "thrilled". "People like The Rock [Dwayne Johnson] and John Cena have made a whole career off of their muscles," she said. "I kept thinking to myself, just because I'm a small female, why can't I?"

So that she is always ready for the next job, Dalton exercises every day. "I do hybrid training which includes strength training and lots of different things to help with agility and mobility and explosive movements ... kind of like how athletes train." She adds: "I'm only 85 pounds but I can bench press about one and a half times my body weight. The number isn't what surprises people, it's seeing someone my size do it." She loves running, Muay Thai and boxing and, on recovery days, yoga and Pilates. The reason she is so consistent, she said, is because exercise is "mental therapy" as well as physical. It also means that she is always ready for stunt jobs. When she got the call for *The Odyssey*, she amped things up for two weeks. "I really wanted to impress Matt [Damon]. I wanted everyone to be like, wow, she really fits the role," Dalton said.

To do so, she did a "bulking phase" (where you eat more calories than your body burns while lifting weights to build muscle size and strength), followed by a "cut", a small calorie deficit while continuing to lift weights and increase cardio. The combination is often used by bodybuilders. "I focused on my upper body and made sure I was working my arms a lot," Dalton said.

She spent three weeks filming the scenes in the Scottish Highlands and, in order to maintain her physique despite the intense filming hours, would do body weight exercises in her hotel room: "I always bring resistance bands when I travel and if I can get to a gym I do a full-body dumbbell workout."

Her petite height, she said, meant "a lot of people try to put me in a box or stereotype me, or tell me I can't do things. I always knew that wasn't true, I believed in myself and I knew that my work would speak for itself."

UNIVERSAL PICTURES

Peaty: I need my family to 'improve'

David Binns

Adam Ramsay-Peaty has said he wants to feel that his estranged family have "improved as people" before he will forgive them and reconcile.

The Olympic swimmer, who last year married Holly Ramsay, now 26, the daughter of the TV chef Gordon, was reported to have banned his mother from attending the ceremony after a row over the hen party. Both his parents ultimately did not attend the wedding in December at Bath Abbey.

The swimmer, 31, who had been brought up Catholic, began going to an evangelical church in 2023, and has since spoken about the impact of his faith. He now describes himself as "very religious".

"For me, as a Christian, there has to be forgiveness," he told The Guardian. "It doesn't mean you have to forget, but forgiveness takes time. I'm not saying that it won't get better but it has to come from a place where I feel like they've improved as people, in a sense, and opened that communication up."

The family feud became public in November after Adam Ramsay-Peaty's aunt, Louise Williams, criticised his bride on Instagram for not inviting his mother, Caroline, to her hen party at Soho Farmhouse in Chipping Norton. His brother, James, was then arrested on suspicion of harassment after allegedly sending the athlete threatening messages during his stag party.

Caroline, 60, told the Daily Mail that she feared the Ramsays had pulled her son away from her. "He's in Gordon's clutches," she said. "Their family is very insular."

Last week, as the Commonwealth Games got under way in Glasgow, where Ramsay-Peaty is competing, his mother raised hopes of a reconciliation, posting on Instagram: "We continue to support Adam from afar. He's our son whom we love ... Our love, our time, our sacrifices were given freely with no expectation of financial reward."

Glasgow Games, Sport

Former Gurkha who broke mountaineering record by seven years killed in avalanche

Matthew Campbell
Foreign Features Editor

In 2019, Nirmal "Nims" Purja announced what many climbers considered impossible. He would scale the world's 14 highest mountains – all those over 8,000m – in seven months.

Purja, a former Gurkha and British special forces soldier, did it in 189 days, smashing the previous record by more than seven years and becoming one of the biggest names in mountaineering.

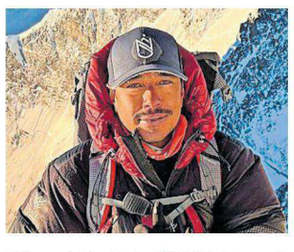
On Thursday, it was on another of those giant mountains that his remarkable life came to an end. Purja, 43, died when an avalanche swept across Broad Peak, one of the mountains he had conquered on his record-breaking quest.

"It's desperately sad," said the British mountaineer Kenton Cool, who this year became the first non-Nepali climber in history to reach the summit of Everest 20 times. "One of the reasons we've seen this massive surge in interest in 8,000m-plus peaks is partly down to Nims, his charisma and 'anything is possible' attitude. He had this rare ability to light up a room, to inspire people."

A experienced climber who declined to be named said that Purja, who was leading a commercial expedition with fellow guides and foreign clients, all of whom died in the avalanche, was willing to embrace risk and that this had finally caught up with him.

"He tore up the rule book," the climber said. "He really did think he was bulletproof. I've heard people saying it was a risky ascent on Thursday and, from what I know about the conditions beforehand and the amount of snow there was, he finally ran out of luck."

Purja's 14 peaks record has since been eclipsed. In 2023 the Norwegian climber Kristin Harila climbed them in 92 days as improvements in logistics, helicopter access and expedition planning continued to transform Himalayan climbing.



Nirmal Purja in 2022. He set a record without oxygen

"I'm shocked and devastated," she said on hearing the news.

For decades, Himalayan mountaineering was dominated by western climbers, while the Nepali guides who made many expeditions possible were confined to the footnotes. Purja turned that on its head. Charismatic, relentlessly ambitious and fiercely proud of his heritage, he became the first Nepali climber since Tenzing Norgay, who shared the first successful ascent of Everest with Sir Edmund Hillary in 1953, to achieve global celebrity.

Few would have predicted such a trajectory. Purja was born in 1983 in the remote Myagdi district of Nepal. Like generations of Nepali men before him, he joined the Brigade of Gurkhas, enlisting in the British Army in 2003. After proving himself in the Gurkhas he passed the demanding selection for the elite Special Boat Service. Colleagues recalled an athlete with exceptional endurance, relentless determination and a belief that obstacles existed to be overcome.

Those qualities soon found an outlet in the mountains. In 2014 he summited Everest for the first time, becoming the first serving Gurkha to do so.

Purja's reputation was built not only on speed but on his willingness to help others. In 2016 he made headlines after rescuing an Indian climber stranded in Everest's "death zone", carrying her to safety in conditions where many would have made their own survival a priority.

His 2019 feat became the subject of a Netflix documentary and Purja became a well-known figure. But fame brought scrutiny. The New York Times published allegations by two women that Purja had sexually assaulted or made unwanted sexual advances towards them in Nepal and on a K2 expedition. Purja denied the allegations, describing them as "false and defamatory". No charges were brought.

Purja was one of ten people who died in the avalanche. Among them were his long-time climbing partners and guides Pur Bahadur Gurung, known as Yukta, and Nima Sherpa. Cool said: "Let's not forget the other nine. My heart goes out to all the families."

MARIO MORON/ZUMA PRESS/ALAMY; JON NAZCA, PEDRO NUNES/REUTERS; JOSE ANTONIO DE LAMADRID FOR THE SUNDAY TIMES; REDUAN/EPA

Children were among those trying to enter Ceuta. Some had to be pulled from the water while hundreds waited outside a migrant centre in the Spanish territory

TikTok and outnumbered

The unprecedented border crossing from Morocco to Spanish territory had been brewing for weeks. Thousands of youths were lured by social media posts after a Madrid court ruling that suggested they could not be sent back

KATIE GATENS

In Ceuta

Sweltering outside the immigration centre in Ceuta, using a scarlet Red Cross blanket for shade, Quasi Alwahaini is trapped in limbo. He hasn't eaten for three days, he said, "but I have no other choice but to stay".

Alwahaini, 23, swam to the Spanish territory after a journey through north Africa from Yemen. He arrived in Morocco a month ago with dreams of making it to Europe. He was in Marrakech when he saw viral videos on social media of people surging across the border. He took a bus to Tangier and was there in a day. On Thursday he entered the water. "The Moroccan police were hitting us, trying to stop us, but there were too many of us," he said. "I spent ten hours in the sea. We thought we were going to die." Next to him, a man shows me his hands, cut and grazed from the rocks.

Outside Ceuta's temporary immigration stay centre (Ceti) yesterday afternoon, hundreds of people who said they were from countries including Sudan, Yemen, Libya and Eritrea slept outdoors with no food or water. They watched as, locked behind bars guarded by police and security, the 700 people housed in the centre showered and drank from water fountains, in comparative luxury.

Alwahaini was one of the 60,000 people who arrived in the Spanish territory of Ceuta last week. It was the largest single illegal border crossing in the European Union's history.

On the tip of north Africa, Ceuta has been a Spanish territory since 1580. Ceuta and Melilla, another Spanish territory, are the EU's only land borders with Africa. Morocco has never formally accepted their Spanish sovereignty and they have become a flashpoint for illegal migration, as well as a place where broader geopolitical tensions can play out. In 2021, when Spain allowed the hospitalisation of Brahim Ghali, leader of a political party fighting for the independence from Morocco of the Western Sahara, Morocco responded by relaxing policing and 8,000 people crossed over two days.

What had been a trickle of a few dozen, then a few hundred, migrant crossings from Morocco to Ceuta in recent weeks had burst into a flood by Thursday. It is not yet clear the extent to which Morocco's failure to stop the tens of thousands who arrived was deliberate, or whether their border force was simply overwhelmed. Some would-be migrants said on Friday that Moroccan border guards had actively encouraged them to cross, while others said they faced resistance but officers were overwhelmed.

At a press conference on Ceuta's Plaza de Africa yesterday, as helicopters stuttered overhead, Alberto Núñez Feijóo, leader of the Spanish opposition People's Party, said: "What we are suffering in Ceuta is the story of a triple failure. The failure of the migration policy, the security policy and the foreign policy."

He added: "It is essential to clarify what has failed in the co-operation with Morocco. This should not have happened and it cannot happen again. Spain must maintain a relationship with Morocco based on mutual respect, co-operation and good neighbourliness."

For more than two decades, Madrid has relied on close security co-operation with Rabat to police the border. In return, Morocco has received hundreds of millions of euros in European funding for border management, and the two countries have developed extensive partnerships on policing, intelligence and migrant returns.

Despite their interdependence, there is a persistent belief in Spain that migration functions as a diplomatic pressure point which Morocco can tighten or loosen according to the political climate.

Migrants arriving in Ceuta from Morocco can make an asylum claim at a police station or Ceti, the immigration centre. They are granted legal protection while their claim is processed and they await a formal interview. While they wait, migrants are housed in Ceti, which provides basic food and care.

If Ceti's centres are full, extension centres or emergency shelters can be opened. It is understood that Ceti was full yesterday and its gates were firmly locked, but so far no emergency shelter has opened to handle the latest surge. The Red Cross was approached for comment.

Yesterday afternoon Feijóo put the blame for the surge squarely on the prime minister Pedro Sánchez's government, pointing to his immigration policy this year to allow the "regularisation" of undocumented migrants. Many critics have made similar comments, even though this policy does not apply to any migrants arriving after January this year. "A responsible government would never have allowed it to reach this moment," the opposition leader said. "The question is: how has Spain come to this point?"

Sánchez has implemented one of the most liberal migration policies in Europe, writing in The New York Times this year that his regularisation policy was a way to boost the economy at a time of falling birth rates, despite many other countries in the bloc moving to more hardline approaches to migrants.

Last week EU countries issued harsh words of criticism. Italy went furthest by suspending its Schengen arrangement with Spain and imposing more stringent border checks for the next month. The EU will hold an emergency video meeting of national ministers on Tuesday to discuss the incident.

On Friday in Ceuta, Sánchez had blamed trafficking gangs for the surge, saying they had circulated false information about a Spanish Supreme Court ruling. On June 29 there was a landmark ruling that defined the border powers in Ceuta and Melilla. In 2024 a migrant was returned to Morocco after swimming around the breakwaters at Ceuta. The court ruled that while this return was legal for fences and land borders, it did not apply for sea arrivals.

"What has emerged from our talks with Moroccan authorities is that trafficking mafias took a self-serving interpretation of a Supreme Court ruling [which] spread like wildfire," Sánchez said.

The Spanish conservative newspaper El Mundo reported yesterday that, according to security sources, the Moroccan authorities were aware that news about the ruling was spreading on social media but allowed early crossings and planned to use it as an opportunity to remind Spain of their power over the border – until it "got out of hand".

The Moroccan government has still not commented publicly on the situation and did not respond to The Sunday Times's requests for comment.

Sánchez visited Algeria on July 20, which some have said may have strained relations between Spain and Morocco, due to Algeria's backing of an independent Western Sahara state, an area over which Morocco claims full sovereignty.

Pablo Simón, professor of political science at the Carlos III University of Madrid said the crisis in Ceuta "has no relation with the migration policy of this government", and that Morocco had used border controls as a diplomatic bargaining chip. "When [Morocco] disagrees with a specific policy of Spain, they reduce the border control in order to be sure that they create an internal problem," he said. "This is not a migratory crisis. This is a hybrid war attack coming from Morocco, creating this crisis in order to undermine the internal position of the government. This is the trap in which Pedro Sánchez is right now."

Spain's interior minister, Fernando Grande-Marlaska, defended Morocco at a meeting in Ceuta yesterday. Asked how the breach could have happened, he said: "The events require an evaluation by Spain and Morocco." However, co-operation between the countries had allowed Spain "to revert the situation in 24 hours," he said, adding: "Morocco is not a threat to Ceuta, or to the rest of Spain. It is a reliable partner."

By Friday evening most of the swimmers were heading back to Morocco. Thousands were being ushered towards the border by the Spanish military. "There's no food, we haven't slept for three days, there's nothing to do so we're going back," said 17-year-old Simo Jamal. Tanks were parked along the Royal Walls guarding the entrance to Ceuta town. As dusk fell loudspeakers warned people to return by midnight.

The city of Ceuta had largely gone into lockdown: restaurants, bars and shops were closed, despite many of the arrivals begging for food and water. Scuffles broke out at the few cafés that remained open as owners refused to serve migrants. There was also violence: some of the arrivals threw stones at army vehicles on their way to the border. In the city centre on Friday evening, Sandra Gabay, a Ceuta resident, said it was the first time she had been outside in two days. "It's starting to get back to normal now, but we didn't know when they would leave," she

> **Officers were hitting us but there were too many of us**

Farage struck deal to return long before 2024 election

➔ Continued from page 1

and had become disengaged. Cottrell had asked him to return to the UK – and to his day-to-day duties – on the basis that Farage was making a comeback.

Farage explained that A'Zami would be in charge of both repaying and writing off the more than £1 million that Tice had lent the party via his company since 2020. The property developer's money had been crucial in keeping the lights on at Reform's headquarters in Ashby-de-la-Zouch, Leicestershire.

Farage presented a piece of paper that set out how he would return Tice's money. Previously, according to financial documents, the loans were interest-free, repayable "upon request" and "only if the party cash position allows".

This was now to change: Farage outlined a "schedule of repayments". Over the next year, Tice's company would receive regular six-figure instalments or convert previous loans into donations, bringing its £1,083,000 debts back down to zero. As treasurer, A'Zami would be responsible for handling the transactions.

Such details were withheld from almost all party officials. Ben Habib, then Tice's deputy leader, said he had had no idea "financial deals were being struck at the top of the party", suggesting that his trust had been "abused".

When Sunak announced the snap election on July 4, Farage admitted he had been "wrong-footed". He said he would not stand and would instead spend his time "doing my bit" to rally support for Tice.

In the days that followed, however, Farage received entreaties from across the right to think again, and on June 3 he announced that he had returned as leader and would stand as MP for Clacton in Essex. Tice was demoted to deputy.

With that, the deal kicked in. A week later, on June 10, 2024, Reform paid £200,000 to Tice.

If it seemed unusual for a party to give away six figures at the height of a national campaign, money was already on its way to replenish its coffers. That day, the party received £250,000, followed by the same sum two days later.

> **Loans were to be repaid 'only if party cash allows'**

On paper, the £500,000 was donated courtesy of another of Tice's companies, Britain Means Business. In fact, immediately before the payments, Tice had received money from Fiona Cottrell, the mother of George. According to The Guardian, she had herself received an equivalent sum from her son via a crypto-exchange days earlier.

The payments, which were made days before Reform's bank account was frozen and suspicious activity reports were sent to the National Crime Agency, are now part of a Metropolitan Police investigation. They also appear to explain why Tice both gave and received six-figure sums from Reform UK on the same day.

According to party sources, officials only realised that a serious mistake had been made months later, in autumn 2024. When Reform had made its first £200,000 repayment to Tice, its accountants had not sent funds back to his company – Tisun Investments, which had actually lent the money – but a personal bank account belonging to the deputy leader.

Under electoral law, it is an offence to provide incorrect information to the Electoral Commission. Reform has denied breaking any laws, saying that, in any event, their treasurer was responsible at the time.

Party sources claim that officials proposed rectifying the mistake and telling the watchdog immediately, believing that the watchdog would not be punitive over an innocent error. However, the

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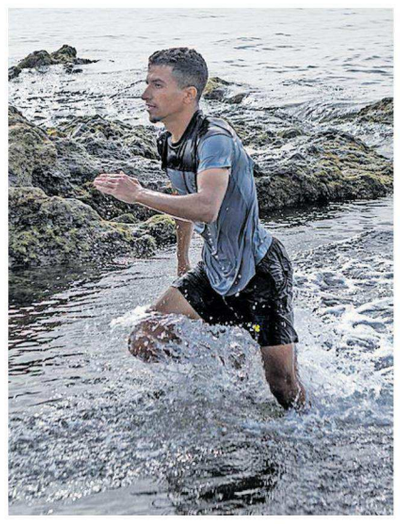
Migrants were escorted back to the border by Spanish security personnel. Some were treated by medics after their journey to Ceuta, where containment barriers have been installed in the sea



police enable migrant surge

EU turns against Spain over fears crisis will boost populism

PETER CONRADI

Europe Editor

said. "Neighbours have said they're trying to break into houses to find food."

On the boardwalk overlooking the beach on Friday evening, a lifeguard volunteering with the Red Cross, who asked not to be named, was smoking a cigarette and watching dozens of men still arriving in the water. "Today I pulled five dead men out of the water," he said. People have swum for up to six miles and have arrived exhausted, or "barely know how to swim". So far at least 67 deaths have been reported.

The beach was littered with shoes and deflated rubber rings. "The problem is in the rocks," he said. "Everyone starts stepping on other people, and swimming in jeans, jackets and hoodies." He said he had seen babies in the water. "I've also rescued a man who can't see. He's blind. They see videos on social media and think it's better here."

Several people interviewed by The Sunday Times said they had seen videos on TikTok and Instagram about crossings into Ceuta.

One of those dreaming of a better life was Moustapha Nasri. Lit by the floodlights of Tarajal beach, yards from the barbed wire fences of the border, Nasri stood triumphantly on the sand, with his Nike T-shirt still dripping, and cried "Viva Espana!" Of the crossing, Nasri said "it was easy. Now I'm on my way to Spain." He grinned. He confirmed he had seen videos on social media of other Moroccans who had crossed and made his way from his home in Marrakesh, where he works in a factory making women's clothes for 15 hours a day for about €10. "There's nothing for us in Morocco, it's all work for no money. Now I'm in Spain my life will be good," he said.

Yesterday morning a floating sea barrier was being installed and the beach was being cleaned of plastic. Security guards sat at the entrance to supermarkets. Young men clutching flippers begged at petrol stations. "The strongest will stay and the rest will go back," one woman shrugged outside a corner shop, where young boys were begging for food.

Additional reporting by Peter Conradi

Camilla Long, page 23

The sharp response from Spain's EU neighbours to the influx of 60,000 migrants into Ceuta has highlighted long-simmering tensions over migration and the Schengen agreement, which allows passport-free travel between 29 European nations.

Europe's leaders seem worried that pictures and videos of the dramatic scenes will stir memories of the 2015 migrant crisis that upended the continent's politics, fuelling greater support for right-wing populist parties in multiple countries.

Mindful of this legacy, many EU countries have united in their criticism of Spain and left Pedro Sánchez, the country's Socialist prime minister, increasingly isolated on the left.

Twenty-two Schengen members, led by Italy and Denmark, have written to Brussels demanding an "urgent meeting on the migrant emergency". The aim, they said, was to "prevent uncontrolled irregular crossings, combat migrant smuggling networks, eliminate any factor that could encourage new illegal entries, and ensure a unified and effective European response".

Giorgia Meloni, the Italian prime minister, has been the most critical of Sánchez's handling of the incident. On Friday Italy announced it was imposing border checks on people arriving by air or sea from Spain, effectively suspending the Schengen travel agreement between the two countries.

Sánchez has hit back, denouncing the European countries that have criticised Spain. "Such an attitude – driven by prejudice, fake news, ignorance or political interest – is not only contrary to European law, humanitarian law and the principles of solidarity that unite us," he said. "It also goes against Europe's long-term interests and basic common sense."

Ceuta was not even part of Schengen, he added. "In the current international context, the European Union cannot afford such a selfish, divisive and unlawful reaction."

Ironically, the row has erupted at a time when, contrary to public perceptions, irregular crossings into Europe are falling. In the first half of this year there were 49,000 such entries, down 37 per cent compared with the same period in 2025 and way below levels seen in 2015, according to a report published last month by Frontex, the EU border agency.

Mass immigration – and its broader impact on society – nevertheless remains a highly divisive issue on which most European leaders, with the notable exception of Sánchez, are keen to be seen to be taking a tough line. This is especially the case in Germany, where the hard-right Alternative for Germany (AfD) has become the most popular party, fuelled in part by a spate of Islamist terror attacks, most recently on a gay pride event last weekend in Berlin.

There has also been growing support in Europe for plans, first championed by Meloni, to process migrants in Albania or other non-EU countries or to create offshore "return hubs". The idea has so far failed to get off the ground, largely due to resistance from the courts.

The Italian controls in response to Ceuta, which have already started at Rome's Fiumicino airport, are due to last for a month. The Italian interior ministry has insisted they will only affect citizens of non-EU countries, but has not made clear how it will be possible to make the distinction without checking everyone's documents.

"This is an extraordinary measure, adopted to protect national security and prevent possible repercussions for our country," Meloni said in a post on X.

Meloni's critics have questioned the reality of the security threat to Italy, given it doesn't share a border with Spain, attributing her move instead to domestic politics. She hopes to win another term in elections that are due in just over a year, but to do so must head off a challenge from National Future, a far-right party launched this year by Roberto Vannacci, a populist general.

"Meloni's problem fundamentally isn't Ceuta. It's Vannacci," said Davide Faraone, an Italian opposition MP. "For months she's governed in fear of being outflanked on the right, so every crisis becomes an opportunity to prove she's still tougher, harder, more muscular."

Sánchez, meanwhile, claimed that Spain had one of the EU's least permeable external borders. The number of irregular entries over the past five years was half the number recorded by Italy, according to Frontex.

No other country has gone as far as Italy in its response to Ceuta, although France, which does share a 426-mile land border with Spain, said it was tightening controls. But President Macron expressed "solidarity" with his southern neighbour.

Elsewhere in Europe there was little sympathy for Spain. Mette Frederiksen, Denmark's prime minister, who has pursued a tough line on immigration, called on the EU to "evaluate all options" – including the possibility of suspending Schengen. She was echoed by Mari Rantanen, Finland's interior minister. Friedrich Merz, the German chancellor, told Spain it "must regain control" of the territory.

Donald Tusk, the Polish prime minister, whose country is at the opposite end of the Schengen area, highlighted measures he had taken to strengthen his own country's frontier with Belarus, not a member of the EU. "We have invested billions of euros and engaged thousands of soldiers, police officers and border guards," he said. "Spain must follow our example if Schengen is to survive."

One of the few leaders to support Sánchez was António Costa, the president of the Europe Council and a former Socialist prime minister of Portugal, who commended Spain's "firm response".

The geographical location of Ceuta and Melilla, another Spanish city in north Africa, make them uniquely vulnerable to illegal migration. But Sánchez's critics, both home and abroad, are keen to use the crisis to target his welcoming stance on immigration, which he has portrayed as a way of boosting economic growth when the birth rate is falling.

A scheme launched in April to allow undocumented migrants who have entered Spain to obtain legal status has been particularly controversial. More than a million people applied for the scheme, which closed at the end of June – more than double the number that had been predicted by Sánchez's government.

EU members are free to set their own immigration policies, but matters are complicated by the Schengen agreement, named after the Luxembourg town in which it was signed in 1985 by initially just five countries.

The Schengen scheme, which gradually removed border posts and passport controls between signatory members from the late 1990s, relies on maintenance of a firm external border. As was shown a decade ago at the arrival of a wave of migrants from Syria and elsewhere in the Middle East, it is difficult to prevent people from moving from country to country once inside Schengen.

The agreement does, however, allow countries to reintroduce border controls temporarily and "as a last resort", for example when there is a threat to public policy or internal security. At present border controls have been reintroduced by eight countries, including France, Germany and Italy, often having been renewed several times. Implementation is patchy, however, and in practice most people crossing from them to other Schengen borders are not made to show documents.

Sánchez is increasingly isolated on Europe's left

Electoral Commission was not informed that Tice himself – and not his company – had been repaid. Reform and Tisun Investments filed accounts suggesting the same.

Reform sources said that Tice later transferred the £200,000 from his personal account to his company account, effectively settling the loan. It is not clear when he did so.

A'Zami said: "I was told the payment had been made and relied on my staff. I included that in my own records to the Electoral Commission. When I learnt money had been paid to a source other than the company, I tried to remedy the matter and notify the commission, but was stopped. I was not allowed to make it right."

By February 2025, A'Zami had left the party, returning to his business career in Dubai. It followed a series of disagreements over the handling of payments and invoices.

The repayments to Tisun continued as planned. Between January and April, the party repaid him a total of £270,000. Within the period, Fiona Cottrell again donated to the party, this time in her own name, to the tune of £250,000.

Tice appears to have received less than half of his money back – £470,000 – and to have written off the rest – about £613,000 – as retrospective donations. The balance owed by Reform fell to nil. It is not clear why Tice's company did not receive all of its money; sources suggested that the plan had been to pay in full.

The Electoral Commission acknowledged that payments were misrecorded. It said Reform did not "clearly" register repayments against previous loans, that a "reporting error" led to at least one "incorrect" public record, and that it was "amending our database" to provide "correct" information.

It's an offence to provide incorrect information

CARL COURT/GETTY IMAGES

Nigel Farage, standing beside George Cottrell, is hit by a drink at the start of his election campaign in Clacton-on-Sea in June 2024

Farage, who stood down as Clacton's MP 48 hours after The Sunday Times revealed the depth of his relationship with Cottrell, is standing to be re-elected in the Essex constituency on August 13. If he wins the by-election, he faces two investigations: an existing inquiry into the £5 million gift from Harborne, and a new one into undisclosed benefits from Cottrell. If Farage is sanctioned for failing to declare the gifts, he may be removed from the Commons and face a second by-election. He has consistently dismissed scrutiny of his financial interests as "irrelevant" and part of an establishment stitch-up.

Asked about his funding from Cottrell, he used a phrase he had previously used to dismiss criticism of the Harborne gift. It was, he said, "literally no one's business."

A Reform spokesman said: "This appears to be further misinformation based either on unlawfully obtained documents or mischief-making by disgruntled former staff members."

He said that "all relevant repayments were declared to the Electoral Commission" and that Farage's decision to return to frontline politics or stand in the election "changed only in early June."

He added: "Mr A'Zami, as the party's then treasurer, had ultimate responsibility for and complete oversight of the party's finances. He controlled the finance team, made the payment and compiled and submitted the reporting."

Tice and Cottrell did not respond to requests for comment.

Josh Glancy, page 9

NEWS

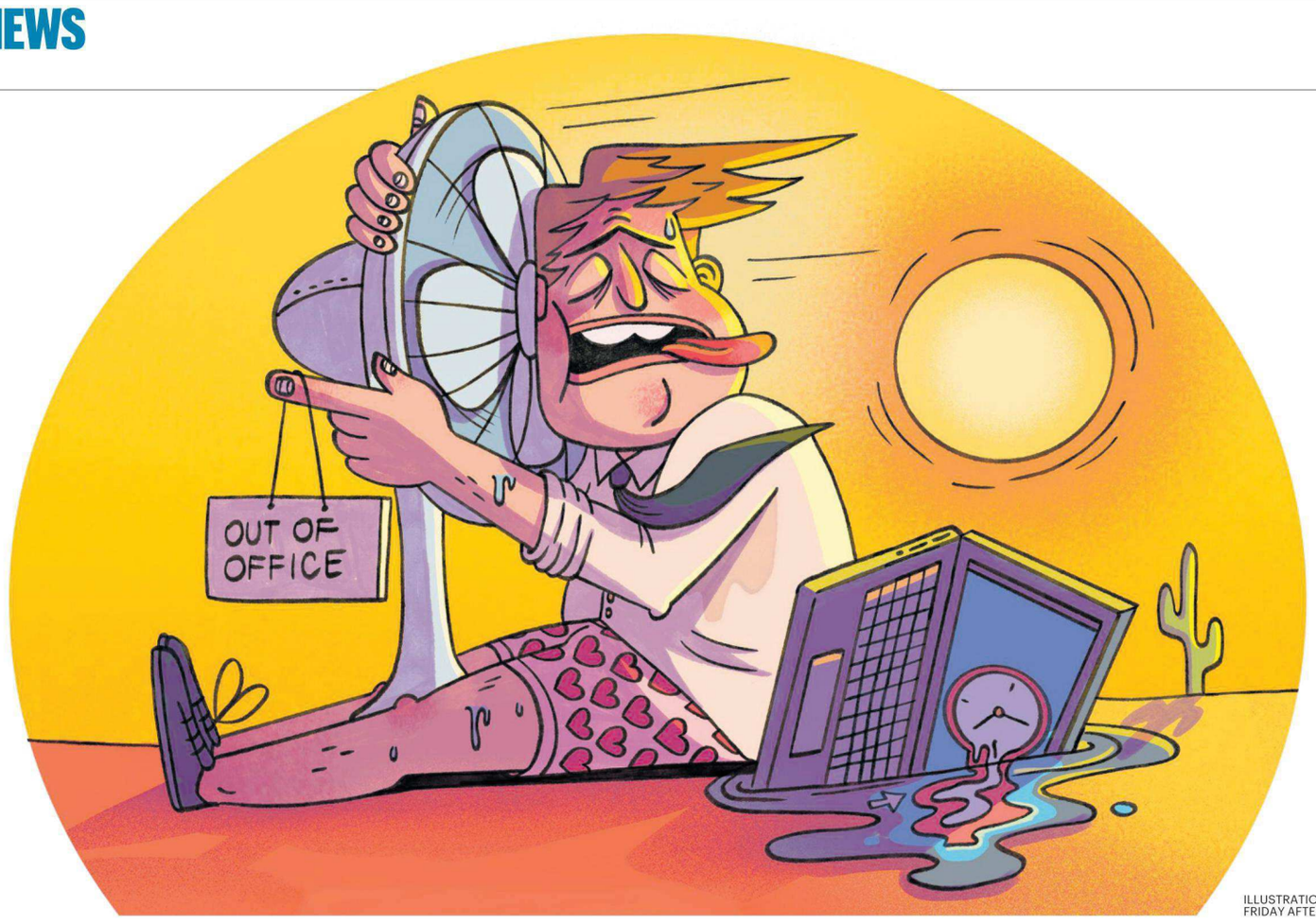


ILLUSTRATION BY NINA KRAUSE, DRAWN ON A FRIDAY AFTERNOON, SINCE YOU ASK

Summer hours? It's a trend we're warming to

More British employers are cutting the working week from June to September. Staff may love the idea but is it having a chilling effect on productivity, asks *Lucy Tobin*

At 4pm on Thursday, after receiving my sixth "out of office" response after attempting to email a management consultant, a literary editor and a media lawyer, I retreated to a coffee shop for some air-conditioning, an iced latte and a place to sit at my laptop for a few hours.

But when this plan too was blocked by the café's sign sellotaped to the door – "Closed early in July" – it was clear that my idea of reporting on Britain's creeping embrace of summer hours was going to be trickier than anticipated.

Where once grim-faced Britons mocked Parisians shutting up shop for summer and Italians disappearing to the coast until September, it appears we are following their direction of travel. Shorter hours, a four-day August working week and long, languid lunches during the dog days have firmly arrived.

> **We're finally copying Spain**

We haven't gone quite as far as a month-long shutdown of certain industries, or the French-style *le pont* – a "bridge" allowing workers to skip the days between a public holiday and a weekend. But a growing number of employers have decided the most productive thing to do in July and August is, in fact, to work less.

The listed fashion giant Asos closes at 3pm on Fridays in June, July and August. Dentsu UK&I, an advertising agency, allows its 3,500 staff to log off at 2pm on Fridays from July to the beginning of September. For six weeks from July 20, the accountancy giant PwC's 23,000 UK staff can all slam their laptops shut from lunchtime on Friday – as long as they condense the missed half day into the other days of their working week.

The recruitment site Flexa reports that searches for work with "summer hours benefits" have quadrupled over the past six months. In general, the early finishes do not affect pay packets.

Even employers that don't formally shorten their summer hours may find staff take the perk anyway. Analysis of internet usage data by Virgin Media has found a 4.1 per cent drop in broadband usage on Friday afternoons between 3pm and 5pm this summer compared with the winter months.

> **Shorter hours help parents**

A Virgin poll found 30 per cent of Britons already had a formal early Friday finish, while another 30 per cent log off early without permission. Sixty-four per cent said they felt "more productive earlier in the week if they can look forward to finishing earlier on Friday".

That's confirmed by PwC's UK chief people officer, Phillippa O'Connor, who said Friday afternoons off give staff "more opportunity to recharge. Client commitments always come first, but everyone should have the opportunity to benefit over the [summer] period."

It's also why Richard Poskitt, chief executive of the marketing agency Add People in Altrincham, Cheshire, closes the office for his 240 staff an hour earlier on Fridays from June to September.

"We weren't trying to copy the continental way of working, but there are definitely lessons to learn from it," he says. "The best work comes from people who have the energy and headspace to do their jobs well. From a recruitment perspective, policies like summer hours help us stand out."

The London-based tech consultancy Clarity Global's 100 staff stop work at 2pm on Fridays during the summer months. Kate Jelonek, its head of people, claimed the perk boosts the firm rather than costing it money. "Clients are often really pleased to see how we treat employee wellbeing, while people want to work somewhere that gives them their summer back with longer weekends."

For larger employers, summer hours may be a cross between a recruitment and wellbeing tool, but for many smaller businesses, shorter summer working hours are the only ways to make the parenting maths add up. According to the children's charity Coram, the average bill for a full six-week summer holiday club is 5 per cent higher this year at £1,145 per child. In London, prices have risen as much as 16 per cent over the past 12 months.

Juggling a business with long school holidays can be impossible. Abbondante, an Italian restaurant in Messingham, north Lincolnshire, has cut down from five days a week, opening 4pm-9pm on three days only during August.

"We're a family-run restaurant, with three children aged four to 11 to look after as well as the customers," explains Dante Botta, who owns the restaurant with his wife Cabriera.

"For the last three years, the kids have spent their summer holidays in the restaurant, or with friends or a babysitter, but it's very difficult. I'm third-generation Italian, and back home everyone takes the foot off the gas in August.

"Initially, that wasn't accepted in the UK, but this summer, that's changed. Our customers have been very understanding that we're balancing work with family life. If we have this hot weather every summer, I think everyone will adjust working hours, starting earlier, and leaving earlier."

The heatwave has forced other businesses to cut their hours. Some construction, hospitality and transport jobs simply couldn't be carried out when temperatures exceeded 35C in June.

Robins Pie & Mash, a chain with five shops in London and Essex, closed to give staff "a break from hot kitchens". Unite and the Trades Union Congress (TUC) started a "beat the heat" campaign, pointing out that the UK, unlike much of Europe, has no legal maximum working temperature. It wants staff to be able to "stop working at 30C, or 27C for those doing strenuous jobs".

Tara Breeze, a public relations consultant, has seen first-hand how work slows down on the Continent: she takes advantage of flexible summer working options offered by her employer, the food and drink PR agency Samphire Communications, to spend three weeks of August working from Spain.

"The UK is finally catching on to something Spain has done brilliantly for years," she says. "Here in summer, many businesses switch to *jornada intensiva*, where people work an earlier continuous day, typically finishing around 2pm or 3pm, and Friday afternoons are often a write-off as everyone heads to the beach or countryside. I start early, finish early, and use quieter evenings for writing press releases, strategy and planning."

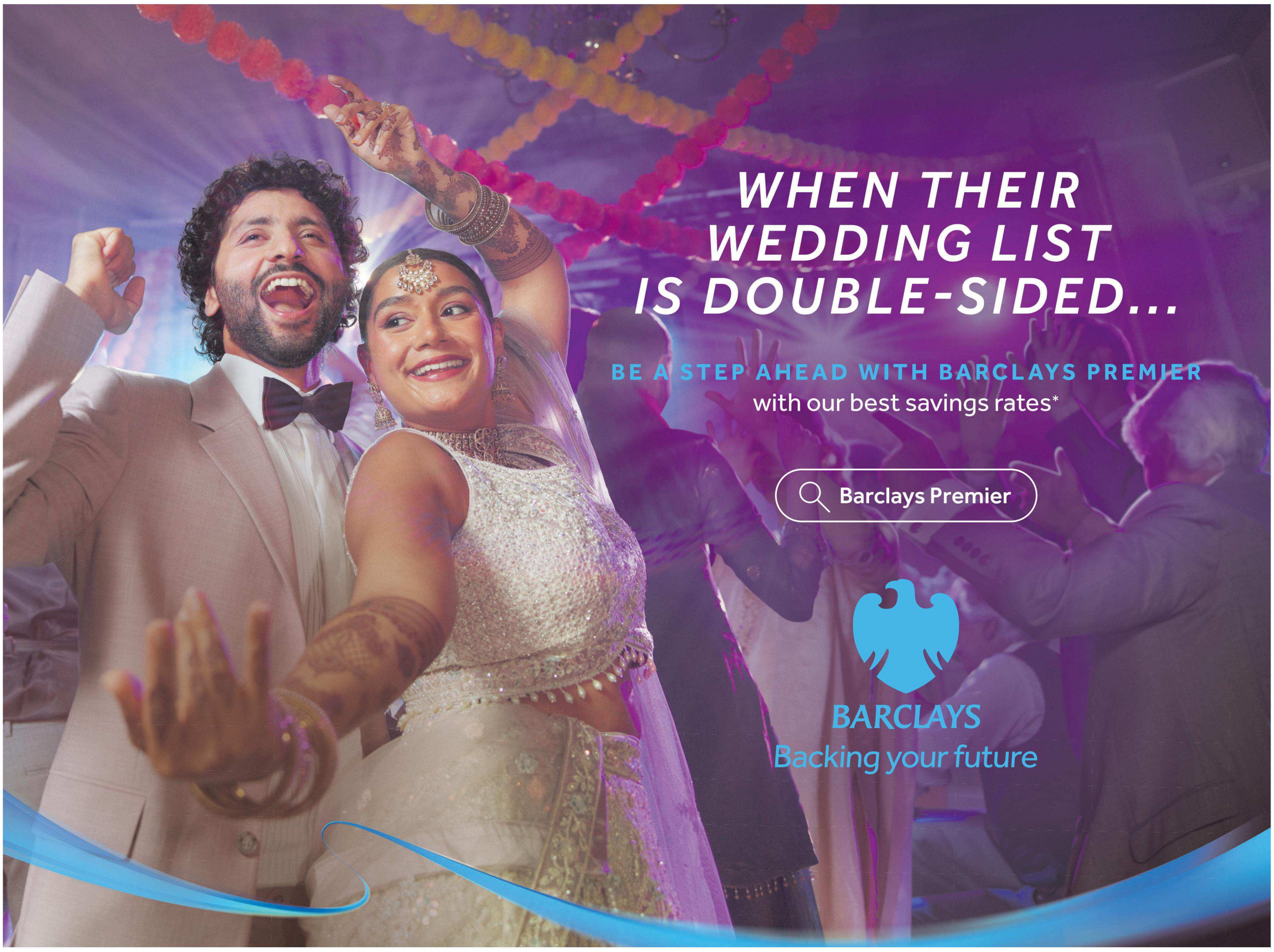
For some employers, though, the UK's contortion towards continental August working patterns comes at a cost. Emily Austen, who runs the Soho PR agency Emerge, which has 30 staff, said she has "mixed feelings about summer hours". From June to September, her team shuts up shop at 3pm on Fridays.

"We need to be available when our clients are, and have to work collaboratively with them on how they are adapting," she said. Her clients span "France – who pack up pretty much for the whole of August – Spain and Portugal, who slow down in the summer months and avoid the satanic heat mid-afternoon."

But there's a financial cost. Stymied Fridays add up to 39 hours of working time per employee over the summer, "or 1,170 hours for a team of 30 – a huge cost to an agency of our size when we work on billable time," Austen said.

"The cons are that it becomes an expectation even if you frame it as a perk – and it's very difficult to claw back this sort of policy once you've implemented it.

"But realistically, will you get full productivity from the team for those three hours on a Friday, in central London, in a heatwave? The answer is probably no."



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NEWS

Abuser's arrest warrant was ignored for 18 months before he killed girl, 2

Izzy Lyons and Terri White

Police failed to detain a "serial" domestic abuser for 18 months after a warrant was issued for his arrest, allowing him to go on to kill his partner's two-year-old daughter.

Harrison Simpson was handed a life sentence last week and told he must serve at least 28 years in prison for the "sadistic" murder of Isabelle Welsh last September. Her mother, Alexandra Walker, was also convicted of her murder and sentenced to life with a minimum term of 21 years. The pair had started dating three months before Isabelle was killed after meeting on Facebook.

Cleveland police have admitted they failed to carry out a warrant that was issued for Simpson's arrest by Teesside magistrates' court in March 2024, leaving Simpson, 22, free to meet Walker, 26, and her young daughter.

The warrant was issued after Simpson failed to attend court for breaching a non-molestation order, an injunction that protects victims of domestic abuse, it can be revealed. The order was put in place after reports that Simpson had harassed and threatened another woman, understood to be a former partner. Neither social services nor the police knew that Simpson had begun dating Walker.

"Multiple inquiries and arrest attempts were carried out to try to locate and arrest him but these proved unsuccessful," Cleveland police said. "We recognise the time Simpson had an outstanding arrest warrant is far from adequate."

Last year almost 60,000 arrest warrants were issued for defendants who skipped court in England and Wales, up nearly 50 per cent since 2020. Half of the warrants were outstanding as of April this year, Channel 4's *Dispatches* reported, and more than 7,000 were issued before 2020, meaning the subjects have been on the run for six or more years. More than a quarter relate to people accused of serious crimes including rape, armed robbery and manslaughter.

Simpson physically and sexually abused the toddler in the months before her death, which was caused by an "unsurvivable" brain injury. Her head was hit against a hard surface when she was violently shaken on the morning of September 13, 2025, and she died the next day in hospital. It was never established who inflicted the fatal injury. Walker denied it was her, saying she had slept in that morning after heavily drinking the night before. Simpson refused to give his version of events.

Isabelle Welsh was a "happy and thriving" child until Simpson came into her life

Twelve days before her death, Walker had taken her daughter to hospital with an injured leg, which she was "struggling to bear weight on", and told medical staff she hurt it in her cot two weeks earlier. The leg turned out to be fractured.

A nurse at the University Hospital of North Tees raised safeguarding concerns but she was dismissed by doctors, who accepted Walker's version of events.

The toddler was returned to the care of her mother, who was known to social services after previously suffering from domestic abuse.

Eleven days later, Isabelle was returned to hospital, this time fatally injured. The nurse broke down in tears as she recalled seeing her "covered from top to toe in bruises". A post-mortem examination found 21 fractured bones, including to her skull and spine, 97 soft tissue injuries and a bleed on her brain. The local safeguarding hub, which is a service run by the council, was also in contact with Isabelle and her mother on two other occasions in the four weeks before her death. But both interactions resulted in no further action. On one occasion, a health visitor checked on Isabelle four days before her death but "unfortunately" did not go to the family home, the prosecutor said, choosing instead to do it over the phone.

"In any event, without actually visiting Isabelle or checking on her welfare, the health visitor concluded the call and noted that she had no concerns," Richard Wright KC, for the prosecution, told the court.

After Isabelle's murder, a joint safeguarding partnership run by Hartlepool and Stockton-on-Tees councils conducted a rapid review, an investigation carried out by the authorities if a child that had been known to them becomes seriously or fatally injured. The review found that the council's decision not to progress the two previous contacts with Isabelle was "appropriate with hindsight", despite the fact that she went on to be murdered.

Since 2019, the safeguarding partnership has conducted 30 rapid reviews. In 15 cases, the child was killed. In 18, the child was under the age of three.

Simpson and Walker's trial heard that Isabelle was a "happy and thriving" child before Simpson was invited into her life. Walker was suspicious of her partner's behaviour, including wanting to bathe her daughter on his own, and even looked him up on the sexual offenders register, but she did not find his name. Despite her concerns, she stayed with him.

Walker's mother, Claire, also raised concerns, telling her daughter that it looked like her granddaughter was "being abused".

In a statement, the police said: "In line with openness and transparency, we informed Isabelle's family of the circumstances surrounding the outstanding warrant early on in the investigation.

"A review of this was immediately conducted upon his arrest for murder.

"This review, along with a determination to continually improve our processes around suspect management, has led to a number of recent changes, such as ongoing improved visibility across the force around outstanding warrants, a comprehensive data system which tracks all outstanding warrants, and stringent oversight including a governance group led by a superintendent.

"Those outstanding warrants posing the highest risk are reviewed daily by senior management."

Unknown Kushner got rich on tech bets but Fifa gamble was an own goal

Joshua is wealthier than his Trump ally brother but when he joined Gianni Infantino's team, it swiftly turned into a PR nightmare

Louise Callaghan
Senior US correspondent, New York

In certain parts of the New York finance world, there's only one Kushner that matters. It's not Charles, the patriarch, former convict and monolingual ambassador to France. And it's not Jared, the eldest sibling, husband to the president's daughter Ivanka, peace envoy and former adviser to Trump. It's Joshua, the youngest of the four Kushner siblings, who is, by any metric, the most financially successful of their powerful family.

He is founder of one of the world's biggest venture capital funds, which claims to have $60 billion of assets under management, and a personal net worth estimated by Forbes to be about $5.2 billion.

Last week, he became the object of international scrutiny after it emerged he was leading an investor group bidding for a stake in the Fifa World Cup. It has been reported that investors at his firm, Thrive Capital, were taken aback by the global backlash to the idea and pulled out of the deal.

Now the 41-year-old, who is married to Karlie Kloss, the supermodel, is getting his own share of the kind of international attention that his family has attracted since his father was imprisoned for tax evasion, illegal campaign contributions and witness tampering in 2005, and his brother risked everything to save the family name.

Within the venture capital industry, the youngest Kushner brother is known as a shrewd investor who has made some wildly profitable bets, including a significant investment in Instagram that doubled in value within three days. He is also, one person in the finance world said, seen in left-leaning New York as being "not that evil" compared to his brother. Unlike Jared, who is devoted to his father-in-law Trump, Joshua has donated to Democrats such as Beto O'Rourke, a former Texas representative, and the New York representative Ritchie Torres.

After a violent mob stormed the Capitol building on January 6, 2021, the brothers were besieged by reports of a family "civil war" after Ivanka posted a tweet calling for peace while addressing the rioters as "American patriots". Kloss, who reportedly struggled for years to be accepted by the Kushners, posted that "accepting the results of a legitimate democratic election is patriotic. Refusing to do so and inciting violence is anti-American." When a Twitter user suggested that she share the message with her in-laws she replied: "I've tried."

Their father went to prison

THESTEWARTOFNY/GETTY IMAGES

Rumours of a fall-out seem to have been short-lived. Despite their political differences, people who know the Kushner family say that, having been torn apart by fratricide – their uncle took their father to court, dragging the family name into the mud – they are now inseparable. This summer Kloss told Bloomberg: "I haven't lost sight of who I am, but also it's my husband's family. I'm a Democrat. I think it's possible to have relationships with people who you politically don't align with. And I think this country has always been a place for dialogue."

Vicky Ward, a journalist and author of *Kushner Inc*, said that Joshua was "the yin to Jared's yang". She said: "Don't be fooled by appearances. The Kushner family has got where it's got because it is incredibly close ... This is a family that has once paid a huge price for a family fight about money. They're not going to let political differences divide them again."

When the family came to New Jersey in 1949, having escaped the Nazi ghetto in their Polish town through a tunnel, they lived by the motto "think like an immigrant, act like an immigrant". In New Jersey, they started building flats and didn't stop. Over the decades, Charles turned the family business into a $1 billion development behemoth. But he wanted more than money: he wanted the family to be the Jewish Kennedys. They were stalwarts of their local Orthodox community in Livingston and gave generously to charitable causes.

Charles's four children, two sons and two daughters, lived a prosperous life but hard work was expected. The siblings used to spend weekends and evenings at work with their father, and became deeply involved in the business. The brothers were close. According to Jared's book, *Breaking History: A White House Memoir*, they would play basketball and hockey almost every day after school.

In 2004, when Joshua was about to follow his brother to Harvard, came the fall. Years earlier, Charles had been sued by his brother after he discovered that he had used family partnerships to make campaign contributions. Chris Christie, then the US attorney for New Jersey, brought federal charges against Charles including tax evasion, making false statements about campaign contributions and hiring a prostitute to sleep with his brother-in-law, secretly filming it and sending it to his sister. The idea had been to pressure the couple into not co-operating with the investigation but it did not work.

Charles pleaded guilty to 16 counts of tax evasion, one of retaliating against a federal witness and one of lying to the Federal Election Commission. Another conspiracy charge was reportedly dropped. He was sentenced to two years in prison.

The scandal sullied the Kushners' reputation. As Charles sat in jail in Alabama, Jared, then 24, took over the family business, pledging to bring the family name back. To do it, he took risks: he sold off the family assets in New Jersey and in 2007 bought 666 Fifth Avenue, an office tower in Manhattan, for $1.8 billion. He also bought the New York Observer.

"I think that what happened to Charles Kushner was considered by his sons, his four children and his wife to be terribly, terribly unfair," Ward said. "And I think that literally they have spent their lives sort of trying not just to make amends, but to put it right, as it were, and in a way they have. They've rewritten history."

Joshua did not go into the family business. Instead he ran tech startups, none of them spectacularly successful. It was when he shifted into investments through his firm, Thrive Capital (which Jared, in his book, said he helped start and build) that he started winning, leveraging his connections on both coasts of the US for successful investments in companies such as Spotify, Instagram, OpenAI, Stripe and SpaceX, although some earlier bets flopped.

A family friend told Ward: "If Josh and Jared's name weren't Kushner and they were just, you know, like me ... Josh would have found a way to be successful. Jared? I don't think so."

Thrive Capital said: "Jared has no financial interest in Thrive and would not have had any stake in this potential [Fifa] deal."

He is the yin to Jared's yang

Joshua Kushner with his wife, Karlie Kloss, in New York last month. Below left, Gianni Infantino of Fifa with Jared Kushner

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Matthew Syed, page 21

Kinahan cartel chief lives in fear of arrest

➔ Continued from page 1

a company called Island Star Tourism.

Bernard Clancy, 48, another of the cartel's strongmen, obtained a two-year residence permit, which was renewed in January. Clancy's stated profession is listed on his residency card as a "sales officer" for a company named Al Matn Goods Wholesalers LLC.

Roy McComb, a former deputy director of the National Crime Agency, said that it was preposterous to suggest the UAE did not know the visa status of the cartel members in Dubai.

"How is Christy Kinahan in the UAE unlawfully and the authorities there are unwilling to take appropriate action? The Kinahans are not an unknown entity; they are at the very apex of organised crime. For the UAE not to know their residency status beggars belief," he said. "This raises questions about whether there are any financial benefits to individuals in the UAE government, law enforcement which is holding them back from making arrests and deporting them."

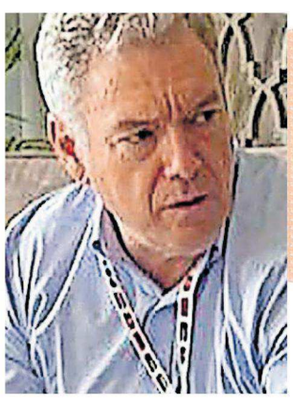
The UAE enforces strict visa and immigration policies. Visitors undergo biometric scans when they enter the Gulf state. Expatriates who breach the country's rules can be arrested, detained and referred to the UAE Public Prosecution service. The Emirates also imposes a fine for each day a person remains in the country after their visa expires.

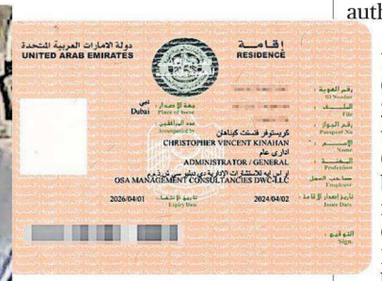
An examination of the Dubai government portal shows that Christy Kinahan now owes the equivalent of more than $1,000 for an 81-day overstay. Dixon, whose residency expired in 2024, owes more than $11,000 for his 852-day overstay. It is unclear how both men remain at large without valid residency visas.

The UAE has repeatedly maintained it has enforced a series of far-reaching US sanctions imposed on the cartel and frozen €200 million of its assets.

Analysis of the official records show that key members of the cartel began visiting the UAE as early as September 2013, three years before an attempt on Daniel Kinahan's life in Dublin which led to a feud that claimed 18 lives and prompted them to relocate permanently to the Gulf state. They show Christopher Kinahan Jr was issued with short-term UAE visas in September 2013. Daniel Kinahan was issued with seven short-term UAE visas between 2013 and 2015. A short-term visa matching details associated with Dixon first appeared in 2015. Clancy and McGovern were issued with visas in March and April 2016 respectively, after the Dublin attack.

All members of the cartel appear to have gained residency in the UAE using Irish passports, with the exception of Christy Kinahan, whose British passport number is linked to his residence file, according to the records.





Christy Kinahan relocated to the United Arab Emirates a decade ago but his residency visa has expired

He first began visiting the Emirates in 2007 and travelled there frequently before relocating. However, he also appears to have made about a dozen visits using an Irish passport issued under the name Christopher O'Brien, one of his known aliases. The name was discovered on corporate documents of a defunct Hong Kong firm incorporated in February 2014, suggesting Kinahan may have been using a false passport to travel to and from the UAE in addition to travelling under his authentic document.

Another short-term UAE visa for Christopher O'Brien expired in August 2015. Posts on LinkedIn three days later showed Christy Kinahan, wearing black-framed glasses and named as Christopher O'Brien, surrounded by Iranian and Turkish businessmen in a high-rise company office in Ankara, Turkey. The images were published online but have since been deleted.

The Dubai government says that employment-based residence visas are valid for two years. The employer must first apply for a work permit through the UAE's Ministry of Human Resources and Emiratisation. The employee must then pass a fitness test.

There are signs that the UAE's tolerance towards the criminals may be coming to an end. An Emirati court last week ordered the extradition of Daniel Kinahan to stand trial in Dublin on charges of directing an organised crime gang before a non-jury court. The Irish military is due to fly the accused to Ireland in September, where he will be collected and transported to court in a bomb-proof van.

A former boxing promoter who was credited with reviving Tyson Fury's career, Daniel Kinahan was arrested after The Sunday Times and Bellingcat reported how one of his associates was a key figure in shipping crude oil from Iran to China, bypassing global sanctions and financing the Iranian regime. The revelations caused huge embarrassment to Emirati officials during a period when Iran was launching nightly drone strikes on Dubai and the Middle East and prompted the authorities to crack down on their activities. The US navy seized one of the oil tankers in the Indian Ocean and its $200 million cargo of crude.

The UAE has previously extradited Sean McGovern, a Kinahan associate who was sentenced to 24 years in prison by the Special Criminal Court in Dublin.

David Haigh, a British solicitor who was jailed on fraud charges in Dubai and now assists victims of abuse in the region, said: "All they [the Emiratis] care about is money and reputation. If they want to get rid of you they will. If someone is living openly there for a long period of time with that level of heat, that to me shows there's been corruption involved. If they were using false passports to enter Dubai, that's a serious federal offence." Haigh denied the fraud allegations made against him.

He is a man in torment — fearful of arrest

The managing director of Island Star Tourism said Christopher Kinahan Jr was working as "commission-based staff, not in-office staff". He confirmed he recognised Kinahan Jr's name but said he had never met him. Asked how the company name appeared on the visa, he said "I don't know". He said if the UAE had any problem with Kinahan Jr, they would "not give permission".

Al Matn Goods Wholesalers and OSA Management Consultancies did not respond to questions.

The UAE foreign ministry was approached for comment.

levelling Burnham style

Giving mayors freedom to spend their share of income tax revenue is the PM's big idea for 'growth in every postcode'. But will it be any more successful than Boris Johnson's plans for shared prosperity, ask *David Collins* and *Alice Wright*

Andy Burnham and Bev Craig after her election as Greater Manchester mayor on Friday

Walking into a large hall after the obligatory jiggling of babies in a Sheffield nursery last week, Andy Burnham was asked what had surprised him most about the job of prime minister. "I suppose you think you understand what the job will be like until you experience it, and it is ... intense. But in a good way, as well. I've decided to embrace every part of it ... it would be easy to be changed by it, but I'm not going to let that happen."

This was one of the biggest questions for the devolved mayors of England. Would Burnham, who had been one of their number for nine years as mayor of Greater Manchester, stay true to arguments he made while lobbying five different prime ministers for more power? Or would the realities of being prime minister mean that past principles on devolution would be watered down?

"I genuinely don't think anybody is after the world on a stick," Steve Rotheram, the mayor of Liverpool City Region, said last week. "Just sensibly, the things we've been asking for, for the last one or two years."

In a significant shake-up for devolution, Burnham has said that England's 14 regional mayors will keep a share of income tax revenue for the first time. He will also allow them to keep some cash from business rates collected in their areas and give mayors greater control over services such as housing, transport, and skills. This will provide more freedom, but no extra money – at least initially – and could come with financial risk for those regional bodies.

But like most government announcements, the devil is in the detail. The exact proportion of taxes the mayors will get has not yet been decided. Those details will be announced when John Healey, the chancellor, delivers his first budget in the autumn – and rows are already brewing.

No 10 sources admit the devolved authorities will not be getting extra money on top of their current budgets: rather, this will replace the system of grant settlements that cover areas such as transport, housing and adult skills.

Greater freedom for mayors will mean they can spend the money however they wish, in the hope of driving faster economic growth. Income from any future growth in income tax receipts would then be retained.

Mayors will also be able to borrow against projected income, meaning they could fund large, long-term projects on their patch.

Burnham is a believer in the German model of equalisation between the regions, where wealthier regions pay more to subsidise poorer ones.

The proportion of income that each region will be allocated has not been decided, but Paul Bristow, the mayor of Cambridgeshire and Peterborough, is vehemently opposed to subsidising another part of England.

"Andy Burnham is a prime minister for the north. We are net contributors to the economy but we will be left behind if we're not careful," he said.

"If you look at it in the round we are poorly funded compared with other areas. We get no money from the city region sustainable transport settlement ... Tees Valley, which is a third smaller, gets a billion pounds over four years."

After she won the mayoral election to succeed Burnham in Greater Manchester, Bev Craig hailed her predecessor's devolution agenda, saying it could "change our lives".

Mayoral priorities on how to deliver growth differ from place to place. Craig wants a new underground station at Manchester Piccadilly; Oli Coppard, the mayor of South Yorkshire, wants to reopen Doncaster Sheffield Airport by 2028, hoping to support 5,000 jobs and "boost the economy by £5 billion"; Rotheram wants to modernise Liverpool's city centre train stations and speed up a new train line connecting Liverpool to Manchester; while Bristow wants to spend money on road upgrades.

Henri Murison, chief executive of Northern Powerhouse Partnership, said tax devolution would allow the mayors to deliver transport projects through local borrowing and private finance deals. "Projects will include an underground Manchester Piccadilly station and the West Yorkshire tram," he said.

But how will "good growth in every postcode" – the prime minister's core pledge – happen?

Speaking to The Sunday Times in Sheffield, when asked about one of the guiding principles he wrote about as mayor – that Britain desperately needs a written constitution that can enshrine the princi-

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BUSINESS GROWTH SERVICE

Don't raise taxes: paying relatives could ease care crisis, Lib Dem leader tells PM

Ed Davey, who's spent years caring for family, says the private sector should not be cut out of social care reform

Katie Tarrant
Whitehall Correspondent

Sir Ed Davey was "trying to have a holiday" with his family in a farmhouse in Angoulême, southwestern France, last week, when Andy Burnham called.

It was on Wednesday – shortly after the prime minister used a speech at a care home in north London to call for a radical shake-up of adult social care in England – that he initiated cross-party talks on how to solve one of the biggest crises facing the country. As his government embarks on the 23rd attempt since 1997 to reform social care – previous efforts have failed because of cross-party disagreements and a lack of political will – Burnham will need all the support he can get, including from the leader of the third-largest party in parliament.

Davey, a longstanding campaigner for better social care with experience as a carer for his late mother and grandmother and for his

ILLUSTRATION: RUSSEL HERNEMAN

ple of equal living standards for all – Burnham was supportive.

"I think the point it [devolution] will come to will increase the case for a written constitution," Burnham said.

"England is certainly changing through this, and there is an offer for Scotland, Wales and Northern Ireland to go on a similar journey for local empowerment and local devolution." Burnham said it was for the first ministers of those countries to devise their own plans.

"There is a case for a clear set of principles about how this country should be run and things that should be minimum basics in all parts of the country relating to essentials and connectivity," he said. "It's wrong that people are left arguing for things that are just fundamental and given in other parts of the country. The lack of a constitution disempowers places in that situation."

The political scientist Sir Vernon Bogdanor, who is based at King's College London, said Britain was one of only three democracies in the world without a written constitution, along with New Zealand and Israel. Instead, Britain's unwritten constitution exists in various rulings by parliament, the law, and in traditions.

A written constitution would outline a number of basic rights which would be interpreted by judges to become law, as happens in Germany or the United States.

"I think there's a strong case," Bogdanor said. "But you need not just legislation and a single act of parliament, you need cross-party agreement and a consensus with the public and a referendum, and possibly also a majority in Scotland, Wales and Northern Ireland, not just England. People complain about a postcode lottery but that in a sense is the consequence of devolution," he said.

"I think we wouldn't like it if the old age pension was different in different areas or in social care, if you had to pay for social care in some areas, but not in others. People would say that's not fair."

Josh Glancy

Scandal is taking the shine off Farage, even in Reform country

Reform is in a rut. If you don't believe the polling (which now has the party behind Labour), or if you don't put much weight on the recent Manchester mayoral result (in which its vote dropped by ten points since May), try taking a trip to Fareham & Waterlooville.

This area just north of Portsmouth should be clear Reform territory. It is semi-coastal, mostly white, and has high levels of concern over immigration. There isn't much of a left-wing vote in the constituency, whose MP, Suella Braverman, defected from the Tories to Reform in January. So it is all about the battle for the right … which is no longer a foregone conclusion.

Many people I met in Fareham & Waterlooville last week were open to voting Reform, but few were enthused by the prospect. "I don't think Reform are doing that badly," said Matthew, a recruitment consultant who works in Portsmouth. "But Burnham and Badenoch are more popular now. Reform relied a lot on the new party bounce, but they've been around a while now so can't rely on that any more."

Nigel Farage has long prospered by portraying himself as an outsider, paladin of the left-behinds, scourge of the establishment. He has always been his party's central asset.

But recent investigations into his funding, including reporting in The Sunday Times and The Guardian about undeclared gifts from the crypto tycoon Christopher Harborne and his associate, "Posh" George Cottrell, have somewhat dulled his sheen.

"He doesn't do the party any favours," said Clare, a product manager from Waterlooville. "You have to be whiter than white as a politician, you have to declare everything. I'm swayed towards Reform by seeing the other parties and how awful they are. The only thing that puts me off is Nigel Farage."

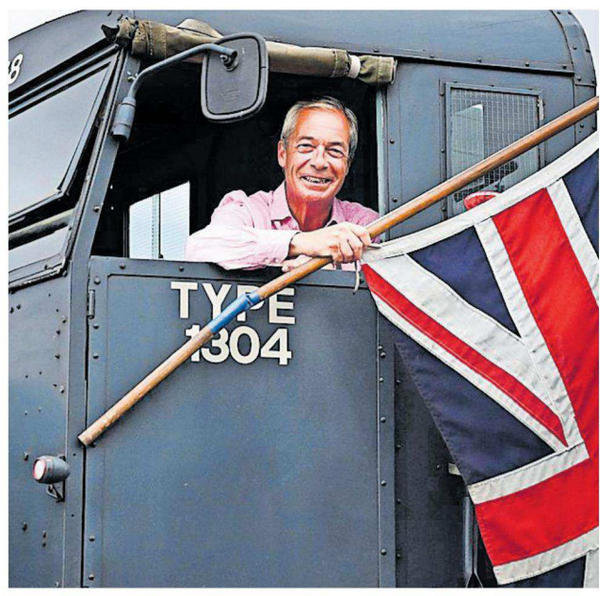
It's difficult to be a pint-loving everyman while taking a £5 million gift from a crypto billionaire, so Farage's personal ratings have also taken a hit in recent months. With Sir Keir Starmer gone, he is now the most unpopular party leader in British politics. His net popularity is as low as minus 32 in some polls; last summer he was close to breaking even.

There is no mass exodus from Reform. Far from it. Farage is still attracting adoring crowds in Clacton, where he is running in a by-election of his own choosing, unopposed by any of the major parties. But in more marginal towns such as Waterlooville, once a Tory heartland, there is a sense of gravity reasserting itself.

Many who deserted the Conservatives are now warming to Kemi Badenoch. "Farage is still a force to be reckoned with," said Wendy, a retired driving instructor from Waterlooville. "But I've been increasingly impressed with Kemi Badenoch: her strength of character reminds me a bit of Margaret Thatcher. I always voted Conservative and I'd vote for them again. But at the moment, Reform are the best of a bad bunch."

Reform is still polling at about 24 per cent nationally and will remain a powerful force.

Every major country in Europe is undergoing a right-populist insurgency and Britain is no different. Images of Moroccan migrants surging into Ceuta by the thousand and small boat arrivals ramping up in the Channel help to reinforce Farage's point.



With Keir Starmer gone, Nigel Farage is Britain's most unpopular party leader

> **It's hard to be a pint-swilling everyman while taking a £5m gift from a billionaire**

But his vote is in some danger of getting squeezed. Rupert Lowe's Restore party is beginning to chip off support from voters who are hyper-engaged on immigration – it won almost 9 per cent of the vote in the Greater Manchester mayoral election.

Meanwhile, Andy Burnham's popularity in the north has brought red wall seats such as Makerfield back into play for Labour. If Badenoch can translate her own popularity into a revival for the Tories (still far from certain), then Britain might just end up with a more traditional two-party fight at the next election.

In Fareham, a market town that is more affluent than Waterlooville, the Tories appear to be holding the line. Reform only picked up a single seat in May's council elections and Braverman's decision to defect elicited a pretty mixed response. "You rarely see her in Fareham these days," said Simon Martin, the Tory borough council leader. "She's mostly in Waterlooville."

Luke Tryl, UK director of the More in Common think tank, believes Fareham illustrates the risk of Reform slipping between two stools.

"If you're not winning well-to-do Tories in the south, then that's a problem for Reform. It shows the potential limits of what we might call [Robert] Jenrickism, which is all about killing off the Tories in a place like Fareham."

How does Reform get its mojo back? Fundamentally, the party's appeal is to people who have given up and feel it's time to roll the dice. If Burnham's premiership struggles, or immigration and inflation rise in salience again, then it could find itself back in the ascendancy.

"For many people, that discontent and desire for change is still there," said Gwen Robinson, a retired teacher and councillor in Waterlooville who switched from the Tories to Reform. "People like to call us racist. But I'm not a racist, I'm a despairist. I despair at where this country is."

Inside Reform, there is still cautious optimism. It no longer see itself as being on a likely path to a Commons supermajority on 40 per cent of the vote, but believes it can remain the largest party on the right and get back up to 30 per cent. At the party's conference next month, Farage's team will be expanded with new shadow ministerial announcements, delivering a renewed sense of momentum. They also expect the shine to come off Burnham's premiership when John Healey has to deliver a tough October budget.

After the by-election in Clacton is concluded, Farage could come under investigation by the parliamentary standards commissioner once more. He may end up being suspended by a parliamentary select committee and have to fight yet another by-election.

But the feeling inside Farage's camp is that this could play in his favour, making him look persecuted as supporters rally round during a "tell them again" campaign. They don't believe many voters care about the funding rows.

"There is total disinterest in this issue on the doorstep," said a Reform source. "The people who might vote for Nigel don't give a toss."

In a fluid political landscape, Reform could easily recover momentum. But the party needs some time to move past these probity rows, vet hundreds of election candidates and develop its policy platform, just as Badenoch needs time to detoxify the Tory brand and the Greens need time to either replace or resuscitate their own flailing leader.

No wonder, then, that some in Andy Burnham's camp are still tempted by the idea of calling an early election.

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disabled son, John, didn't hesitate to pick up the phone and join the meeting. "I think it was a good, constructive meeting. He's clearly committed to, or he says he believes in being, cross-party, and I welcome that."

Burnham used his speech to commit himself to creating a national care service and improving pay and training for care workers. The Times reported that he may also cut large private-sector providers out of the new service.

Davey disagrees with this. When someone becomes too sick for family care, he believes, they should have options depending on their income. "I have no problem with providers, whether they're public sector, not-for-profit or private. I think there's a strong case for diversity."

Burnham also left the door open for raising tax to pay for reform, saying: "If everybody on the NHS principle contributed a little, it would mean everybody could protect the majority of what they'd worked for." When he was health secretary under Gordon Brown, Burnham proposed a 10 per cent tax on all estates passed on after death, regardless of value, to pay for changes that would cost more than £18 billion.

Davey says: "We don't need tax rises on ordinary people to make this work. If you did things differently, you'd get better care and you'd save money." One of his main ideas for how to do things differently is investing in unpaid carers, or "family carers", of which there are estimated to be 4.7 million in England. "There are millions of people looking after loved ones and I think [Burnham] accepts that's got to be critical to any reform," Davey says.

He has been involved in care for most of his life. When he was nine, his mother, Nina, had cancer and he cared for her while being raised by his grandparents. He looked after his maternal grandmother, who died a decade ago in a care home in Kingston, his constituency. He now cares for his son John, 18 – who has an undiagnosed neurological condition affecting his brain development, movement and communication – along with his wife, Emily, who has multiple sclerosis.

Davey does not qualify for carer's allowance, a weekly payment of £86.45 claimed by about a million people in the UK who spend at least 35 hours a week caring for someone with a disability or illness and who earn no more than £204 per week after deductions such as income tax and national insurance.

Davey says this would be top of his list to reform. "It's a nightmare benefit. It's not very generous," he says. More importantly, though, because the maximum income to qualify for it is so low, "built within it is a massive disincentive to work".

He would increase the allowance, adding directly to the £3.7 billion cost of the benefit within the spiralling welfare bill. But, he argues, this would mean more carers could work so the overall tax burden would be reduced.

Allowing family carers more financial autonomy would also mean disabled and elderly people were able to stay longer in their homes, looked after by their loved ones, he says, reducing the burden on the NHS and state-funded care homes.

Davey is waiting for the outcome of the social care review by Baroness Casey of Blackstock, commissioned by Sir Keir Starmer and brought forward by Burnham, before passing judgment. He believes that once parliament has settled on a path to reform, change can be delivered within a year.

Casey's is the 23rd review of social care since 1997. The most significant – the Dilnot report, published in 2011 when Davey was a junior minister under David Cameron – proposed a £35,000 lifetime cap on social care costs, limiting the amount any individual would have to pay towards their care. The estimated cost was about £1.7 billion a year.

Unlike Kemi Badenoch, the Conservative Party leader, who said she would refuse to co-operate if Burnham used tax rises to pay for a social care plan, Davey says he has "priorities", not red lines.

"Even if it's not my perfect, or the Liberal Democrats' perfect, solution we'll try and go along with it," he says. The Lib Dems' 2024 manifesto suggested funding a £5 billion-a-year increase in social care spending by taxing the profits of banks and social media companies. The present cost of adult social care is about £28 billion.

At the last election, Davey called the Lib Dems "the party of social care". Now Burnham has said he will spend his political capital on reform, does Davey think his own branding is threatened, or see more reason to form a coalition? "Well, first of all, we're less than halfway through this parliament," he says, dodging the question. But on collaborating with Labour, he says: "One of the reasons why we've seen populists and extremists get any traction with people is because people think that politics can't deliver. We've had a decade of total failure. For me, fixing social care is that chance for us to prove that politics can deliver."

Polling of voter intention by YouGov since January last year has placed the Lib Dems consistently at about 14 per cent, making them the fourth most popular party after Reform UK, Labour and the Conservatives before they were displaced by the Greens shortly after Zack Polanski was elected leader in September last year.

Davey sees a path to success in targeting Tories not inclined to lean towards Reform. "Because of the way the Conservatives are veering off to the right to chase Reform votes, I think lifelong Conservative voters, a lot of One Nation Conservatives in particular, are coming to us."

He believes the Lib Dems can win over these voters with calls for a return to the single market, growing the economy through European trade agreements and building better defence partnerships with Europe.

Come the next general election, Davey will target more than 50 seats – particularly those won by Conservatives – where the Lib Dems came second by fewer than 10,000 votes.

The one party he has ruled out a coalition with is Reform, which he has said represents "values which are the complete polar opposite" to those of the Lib Dems.

Nigel Farage, the Reform UK leader, who is under scrutiny over a £5 million donation and funding from a fraudster, has claimed his party is being pursued by an undefined "establishment".

Psephologists could point to coastal and post-industrial towns where Reform councillors displaced Liberal Democrats – such as Southend-on-Sea and the metropolitan wards in Salford – as evidence that the anti-establishment vote is gaining traction. Reform won more than 500,000 more votes than the Lib Dems in 2024. But Davey counters: "We've always been anti-establishment. We want to change the electoral system, we want to change the House of Lords, we want to devolve power, we want … a written constitution."

Are these not all policies that Burnham has supported, and suggested – before or since he became prime minister – that he will implement? "Maybe he's [also] going to turn out to be anti-establishment," Davey shrugs. "It's true to say at the moment that Labour's moving to the centre on things like care. Let's see if that continues."

VICKI COUCHMAN FOR THE SUNDAY TIMES

Ed Davey with his son John, who has a neurological condition, and wife Emily, who has multiple sclerosis

*Graph represents annual figures 2014-25.
Important note: This information should be read in conjunction with the Philip Morris International Inc. earnings release dated July 22, 2026, as well as the accompanying glossary of key terms definitions, explanatory notes, select financial information and reconciliations of non-GAAP financial measures, both of which are available on our Investor Relations page. "PMI," "we," "our," & "us" refer to the entire Philip Morris International family of companies.

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ALAMY

Alan Parker with stars of the 1991 film. Above, Bronagh Gallagher and Glen Hansard in 2011, the year of the "extraordinary" reunion concerts

'Glen was a treasure. He kept the Commitments together'

Glen Hansard, who died last week, shot to fame in the 1991 film. *Rosamund Urwin* looks at what became of his co-stars

When the stars of *The Commitments* reunited in March 2011 for a short tour to mark the cult film's 20th anniversary, it was **Glen Hansard** who persuaded many of his former cast mates to perform.

"I thought 'am I really gonna do this?' and Glen said 'you gotta!' " recalled the actress **Bronagh Gallagher**, who was a close friend of Hansard's as well as his co-star. "Glen was the group's ringleader, the captain of the ship."

For the final gig, they played Dublin's O2 Arena, now 3Arena, to a crowd of 14,000 fans. It was the weekend after St Patrick's Day, Ireland had thrashed England in the Six Nations moments before, and the audience was tipsy and elated.

"It was just extraordinary – the best night of my life," added Gallagher, 54, whose recent credits include the Netflix hit *How to Get to Heaven from Belfast*. "The love we got on the stage that night was profound."

Her *Commitments* co-star **David Finnegan**, 59, added: "It was like walking into a gladiator ring in Rome, with the noise of the crowd. You very rarely get days like that, and Glen was the man who brought it together."

Hansard died in a motorcycle crash in the early hours of Wednesday morning. He was 56 and is survived by his wife, the Finnish poet Maire Saaritsa, and their three-year-old son, Christy.

Gallagher and Finnegan had met Hansard before they were all cast in *The Commitments*, Sir Alan Parker's 1991 adaptation of Roddy Doyle's novel about a working-class soul group, which is regarded as one of the greatest Irish films. Parker, who died in 2020, saw more than 3,000 hopefuls – mostly musicians rather than actors – before assembling the ten-piece group for *The Commitments*, and cast Hansard as the lead guitarist, Outspan Foster.

After filming, Hansard went on to become one of Dublin's musical heroes and won an Oscar for best original song in 2008 for *Falling Slowly*, from the 2007 film *Once*. *The Commitments* also gave a big break to a real band. All four of the Corrs, the siblings who have sold more than 40 million albums worldwide, make an appearance, with Andrea playing Sharon, the sweary sister of the band's manager, Jimmy Rabbitte, and Jim, Caroline and Sharon in background roles.

Meanwhile, *The Commitments*' three female backing singers have all enjoyed acting success. Gallagher, who played Bernie McLoughlin, was 18 when she was cast, and soon won a role in the 1994 thriller *Pulp Fiction*. **Maria Doyle Kennedy**, 61, who played Natalie Murphy, went on to star in *Downton Abbey*, *The Tudors* and *Orphan Black*, and has released albums with her musician husband Kieran Kennedy. **Angeline Ball**, 57, who played Imelda Quirke, starred in *Doc Martin* and *Shameless*.

Félim Gormley, 57, who played the saxophonist Dean Fay, went on to play the sax for James Brown and Rod Stewart. **Johnny Murphy**, who died in 2016, played the lothario trumpeter Joey "the Lips" Fagan, and afterwards acted both on stage and film, including in 1999's *Angela's Ashes*.

Yet not all its stars enjoyed the success they were tipped for. **Robert Arkins**, 56, who played the band manager Jimmy, composed music, but has acted only sporadically since, including in 2018's *The Comeback*.

Andrew Strong was only 16 when he was cast as the lead singer, Deco Cuffe. Parker recalled in a 2016 interview that Strong had "nailed" the part in auditions, adding "he had extraordinary confidence for a 16-year-old". Afterwards, Strong, 52, focused on music, touring with stars including the Rolling Stones and Prince, but felt initially that the film was "an albatross" around his neck, and that it had made it hard to prove himself as a songwriter. He joined the 2011 reunion gigs, however, saying: "I think people deserve to hear me singing these songs."

Finnegan, who played bouncer-turned-drummer Mickah Wallace, has a band called Dave Finnegan's Commitments, while **Ken McCluskey**, who played the bassist Derek Scully, and **Dick Massey**, who was drummer Billy Mooney, have performed in Stars From The Commitments, a covers band.

Only one member of the band did not pursue a career in showbusiness: **Michael Aherne**, who played the pianist Steven Clifford, returned to his work as a civil engineer after filming ended. He works for the National Transport Authority in Dublin.

Author: sex is not a bridge too far

Hugo Daniel

The author whose books were adapted into Netflix's hit series *Bridgerton* has criticised snobbery around romance fiction and said "reading can also be for fun".

Julia Quinn, 56, the American who wrote the Regency romance novels that inspired the raunchy television drama, said: "There's something about our society that people think that reading has to be hard, or at the very least that it has to be improving in some way.

"You go to the movies for fun. Reading can also be for fun," Quinn told the Financial Times.

Quinn became fascinated with romance while studying art history at Harvard, but found that local bookshops declined to stock the genre. "You felt you had to hide it," Quinn said. "Romance novels are primarily written by women for women and they are about emotions. Society devalues the feminine … We have been taught that great literature is the great white male quest."

Quinn sold her first two novels, *Splendid* and *Dancing at Midnight*, in 1994. Her first Bridgerton book, *The Duke and I*, was published in 2000. After reading one of the books on holiday, the producer Shonda Rimes sold the idea for a series to Netflix. After its debut, on Christmas Day, 2020, it got 113 million views in three months to enter the platform's top ten.

Quinn, who lives in Seattle, Washington, with her husband Paul Pottinger, a doctor, said: "For me, sex scenes have to serve a purpose … If you can take the scene out and the book holds up just fine, then to me, at least, it's not romance, it's erotica."

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NEWS

£45m sale of biggest artwork loses gloss over missing charity money

Unicef says it hasn't received a penny of the cash promised after the mysterious auction of a canvas by a British artist

Emily Prescott
Arts and Entertainment Correspondent

When the British artist Sacha Jafri auctioned the world's largest canvas painting in Dubai in 2021 it sold for $62 million (£45 million), double its target.

The money would go to helping children's charities, Jafri claimed at the time. "The money we've raised, the amount we can do with it, is incredible – and that makes me so happy," the Eton and Oxford University graduate told the Arab news site, Philanthropy Age.

The 17,000 sq ft canvas, *The Journey of Humanity,* was bought by André Abdoune, a French self-styled cryptobillionaire.

Yet more than five years later the evidence appears to suggest that the sale may never have gone ahead as promised. It can be revealed that despite Abdoune's claims that he would build a museum in Dubai to house the painting, the work remains in Jafri's possession.

Jafri said last week that it was "safe, in proper storage and fully maintained", adding that a court-appointed independent expert had verified its condition.

Jafri told The Art Newspaper in 2021 that Abdoune had "already made a sizeable deposit, and he is paying the rest in three instalments over a six-week period". The original project aimed to split the proceeds among several children's charities including Unicef, Unesco and the Global Gift Foundation, via Dubai Cares, a UAE-based organisation founded by Dubai's ruler, Mohammed bin Rashid Al Maktoum.

Unicef confirmed to The Sunday Times that it had not received any funds. Unesco acknowledged that Dubai Cares had donated $1.9 million to its education arm in 2022 but noted: "We have no indication of whether or not this donation was made possible directly by the charity auction."

Dubai Cares began a civil case against Abdoune and Jafri in 2022 after the money failed to materialise. Documents submitted to the Dubai Court of First Instance, first reported by The Fence magazine last month, detailed that Abdoune had bought the painting for $62 million and would pay Dubai Cares that amount in instalments by July 12, 2021. Jafri would then be responsible for delivering the painting, court records said, but this had not taken place.

The judge ruled that Abdoune must pay the charity the funds, but dismissed without merit the claims that Jafri had seized or smuggled the painting. The judge also dismissed the claim that Jafri had inappropriately exploited the charity and auction's name.

Dubai Cares confirmed the legal case was continuing and declined to comment further. The Global Gift Foundation did not respond to a request for comment. When asked about the legal proceedings Jafri said he did not "organise, run or administer the auction" and refused requests to name the organising body he claimed was responsible.

Jafri denied wrongdoing or responsibility. "My role in this was as the artist," he said. "I created *The Journey of Humanity* and gave it for a charity auction in good faith and for the causes it was meant to support. I did not organise or run the auction, I did not select or vet the bidders and I had no role in handling the funds."

Abdoune did not respond to requests for comment. A sponsored feature published on Fortune India in 2023 claimed he was nicknamed the "Money Maker" due to his crypto prowess, was launching "the world's biggest blockchain project" and had an invested fortune of $1.5 billion.

Jafri, 49, whose collectors are said to include Bill Gates, Sir Richard Branson, Madonna and George Clooney, created the painting over the course of seven months during the pandemic. It was intended to be sectioned into 70 framed lots and sold across the world but Abdoune, who lives in Dubai, bid for the entire painting.

In the years since the auction Jafri's profile has continued to rise. His painting *Dance of the Midnight Samurai* sold for about £52,000 in 2019. Clinton Pugh, father of the actress Florence Pugh, is selling three early Jafris and expects to make millions of pounds.

Sara Ezen, the founder of the Chiascuro Gallery, which is selling Pugh's Jafri paintings, said: "Given that his work [*The Journey of Humanity*] sold at a charity auction for $62 million and that his most lucratively privately sold piece was for $1.4 million, it could well reach a high price point."

GIUSEPPE CACACE/AFP/GETTY IMAGES

Sacha Jafri with his painting, top, and the actress Eva Longoria in 2019, above

POTS OF NOVELTY — BUT LITTLE PROFUNDITY

Our art-historical narratives are driven by novelty (Rachel Campbell-Johnston writes). A long succession of "isms" passed like a baton down the decades can bear testimony to that. Small wonder, then, that Sacha Jafri's *The Journey of Humanity* attracted momentary attention. Roll over Rembrandt and his 170 sq ft *Night Watch* with its line-up of all but life-sized figures. Jafri's canvas is at least a hundred times larger. But has it anything more than its scale to recommend it?

There is an undeniable energy to its abstract expanses, its bright colours pouring from the artist's subconscious as, without sketches or preliminary planning — or for that matter, painterly skill — Jafri strode about surfaces, flicking and sloshing and swiping with surprisingly small brushes, letting pigments build up in thickly encrusted layers. But for all that the end result might be eye-catchingly expansive, Jafri adds nothing — except too much garish colour and too many heart shapes — to the groundbreaking splatterfests that the American action painter Jackson Pollock pioneered.

One function of art is to reflect its era. Jafri's endeavours might, in some way, achieve that. Executed at the time of the pandemic, his confection stands as a monument to the many and various — and sometimes mad — outpourings of all those quarantined amateurs who sought occupation in creativity.

But, as a visual expression of any more profound convictions, ideas or beliefs it remains superficial. There is little to invest in — either philosophically or financially. When, in 2024, a Nigerian teenager produced an even larger picture, this massive canvas became nothing but a minor footnote.

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WORLD NEWS

General who lost son in Gaza emerges as Bibi's toughest rival

CHRISTINA LAMB

In Sderot

KOBI WOLF FOR THE SUNDAY TIMES

Gadi Eisenkot campaigning last month and, below, with his son Gal, who was killed in Gaza in December 2023

The former army chief is drawing support with a warning about a loss of democracy and a call for an October 7 inquiry

On a sweltering Monday afternoon, a gaggle of tourists on a scrubby hilltop in southern Israel are queueing to pay five shekels for binoculars to look at the ruins of the Gaza Strip, less than half a mile away. Some are taking selfies.

"I'm disappointed!" says Tsipi Senay, 62, who has driven 40 miles south from Rishon LeZion with three other women to the Sderot viewpoint. "I can see buildings still standing and that's not good. I was hoping it would all be rubble."

Kobi Hill, as it is known, has to be one of the world's most ghoulish tourist attractions. Even without binoculars the destruction is clear, as is the billowing smoke from an Israeli airstrike. What they are looking at, according to the United Nations, is 61 million tonnes of rubble: the utter destruction of a land where, over the past three years, more than 71,000 people have been killed and 80 per cent of homes and buildings have been damaged or destroyed. Many of the remaining two million Gazans are now living in tents infested with rats.

But it was also the launching pad of the attack of October 7, 2023, in which almost 1,200 Israelis were killed – including 53 in Sderot – and 251 taken hostage when Hamas fighters smashed through what was supposed to be an impenetrable wall. It was Israel's worst national security breakdown.

"We don't want to fight with anyone," says Senay, "but they give us no choice. They're not human beings."

Her companions nod vigorously, as does Shlomit, 23, who works in a shoe shop in Modiin Illit and has come with a friend. "They are bad, bad people and if you don't watch out, they will come to you too," she warns.

A group of young American students arrive – one of them, from New Jersey, describing the view as "cool" – as well as a Hungarian family whose relatives were killed in the Holocaust. A large tour bus pulls up of Orthodox tourists with black coats and long curled hair.

They point out the smoke and the sound of gunfire. Under a peace agreement overseen by President Trump with much fanfare last October, fighting is supposed to have stopped. Instead, Israel has continued to carry out strikes on Gaza, killing another 1,100 Palestinians, blocking the agreed reconstruction, and shifting the agreed ceasefire line that roughly split the land in half. The so-called yellow line has now moved so much that the Israel Defence Forces directly occupies 60 per cent of the territory.

There has been no sign yet of the second phase of the agreement: the disarmament of Hamas and reconstruction of Gaza. On Thursday night, however, Trump announced on social media that his Board of Peace had reached a deal for Hamas to disarm and Israel to withdraw so that reconstruction can begin. But the scale of the problem is clear even without the five-shekel binoculars. The UN estimates that it could take decades to rebuild the strip.

As of last night the Israeli prime minister, Binyamin Netanyahu, who met Trump in Washington last week, had not yet commented publicly on the deal, though his far-right national security minister, Itamar Ben-Gvir, denounced it as "unacceptable".

With campaigning now under way for Israel's first elections since the October 7 attack, agreeing an Israeli withdrawal from Gaza would be electoral suicide.

It is over Gaza that Israel's longest-serving prime minister is facing his most formidable challenge to date, from his own former top general. Gadi Eisenkot, former chief of staff of the IDF, quit Netanyahu's war cabinet two years ago in protest over strategy in Gaza which focused on destroying Hamas rather than prioritising the return of the hostages. He has launched his own centrist political party Yashar – Hebrew for honest – and has been unexpectedly leading the polls in a contest he describes as "for the soul of the nation".

After Trump's announcement about Gaza, Eisenkot said: "Once again Israeli citizens are learning about a fateful agreement from foreign media and the outrageous gap between Netanyahu's promises and reality is exposed.

"After the heavy price, the fallen and the wounded, he has capitulated in his political weakness without achieving the war's objectives. The state of Israel must not accept a reality in which Hamas survives and waits for the opportunity to carry out the next massacre."

In many ways, the gruff former general is the anti-Netanyahu. The humble son of Moroccan immigrants who grew up in Eilat then spent 41 years in the IDF, Eisenkot, 66, is drab in dress and speech. It's a stark contrast to the smooth-talking and eloquent Netanyahu, brought up in an affluent neighbourhood of Jerusalem, educated at Harvard and MIT, the ultimate salesman who sold furniture before entering politics and, at 77, has spent 18 years in power.

"Gadi is a non-populist. His TikTok is very boring," laughs his campaign manager, Ronen Manelis, a former military intelligence officer who served with him from 2003, when Eisenkot was commander in the West Bank, and went on to become his aide.

"He's the total opposite to Bibi. He's not focused on make-up or clothes, his English is military style, he's not a natural speaker but he's a real Israeli success story. He's also a symbol of the price people paid for this war," he adds.

On the walls of Eisenkot's office in his campaign headquarters at a hipster workspace in Tel Aviv, are photos of his family, including his youngest son, Gal, who was killed aged 25 in Gaza in December 2023. Gal had been sent with another soldier to extract the bodies of two dead hostages and the pair were blown up by an IED. Two of Eisenkot's nephews were also killed fighting there.

According to those close to him, it was at Gal's shiva – the Jewish mourning ritual – that Eisenkot resolved to stand. Launching his campaign, he said: "Over the 48 years I've been fighting for Israel, I've lost friends, I've lost family. I'm not willing for us to lose this country too."

Eisenkot has been drawing large crowds to his rallies, including one ten days ago in Kibbutz Naan, 21 miles south of Tel Aviv, where more than 500 people gathered on white plastic chairs.

Dressed in his typical black T-shirt and jacket over his generous girth Eisenkot laid out what he called his "most important mission to date".

"These elections are about the identity of Israel," he declared, "whether it will remain a Jewish, democratic, liberal, strong, and egalitarian state." Pointing out that the country is "fighting on as many as six fronts," he said that "none of the wars' objectives – except the effort to return the hostages – has been fully achieved. Israel stands today at a historic crossroads, both because of the external threats it faces and because of the internal challenges."

He was applauded enthusiastically as he vowed to immediately launch a commission of inquiry into how the October 7 attacks came about, which Netanyahu has refused to do. "If such an inquiry is not conducted, the events of October 7 will remain a dark cloud hanging over Israeli society for generations," he said.

Afterwards Mordechai Beshanan, 79, a retired chief electricity technician, told me he had always voted for Bibi, as Netanyahu is known, but this time would vote for Eisenkot. "I think Bibi has lost his direction. Today, even if I was his brother I wouldn't vote for him."

Some younger voters seemed less sure. Some polls have shown the Israeli youth moving further right. "I came because I wanted to hear all the options," said Daphna, 24, who works in the kibbutz. "But the most important issue for me is the cost of living and I'd like to hear more on that."

Israeli politics is deeply fractured and at least ten parties are contesting the election. The most recent poll, published last week for Israel's Channel 13, put Eisenkot's Yashar neck and neck with Likud on 23 seats.

Assaf Sharon, professor of philosophy at Tel Aviv University, said it was extraordinary that Netanyahu's party was still polling so strongly. "The real question should be how is this election even close," he said.

"Netanyahu didn't just oversee the worst security breach in the history of the Israeli state but the failure of his entire national security strategy, followed by unmitigated cockups in Gaza, Lebanon and failure in Iran – and dragging the country to its lowest-ever international standing."

It is still early days – the election is due on October 27 – and Netanyahu is not known as the Great Survivor for nothing.

"This is the best chance in a generation to get rid of Bibi," says Esther Solomon, a columnist for the liberal newspaper Haaretz. "[Eisenkot] seems an extremely solid candidate with lots of genuine characteristics. But Bibi is ruthless – if his mum was still alive he would sell her to stay in power."

The debate is loudly under way at a table outside the Falafel King takeaway in Sderot, where two retired locals, Dani Belchen, 69, and Victor Cohen, 63, are finishing their meal.

"I don't like Netanyahu. I love him," says Cohen. "He's the smartest man in the country." But Belchen says he has voted Likud all his life and now will vote for Eisenkot. "Everything has changed," he said. "All these wars … It's enough."

'It was terrifying': eBay sent couple dead pig and funeral wreath in harassment campaign

Louise Callaghan New York

On a summer's day in 2019, David and Ina Steiner were holding a yard sale in the garden of their home in Natick, Massachusetts, when their neighbours told them something very odd.

While the Steiners weren't looking, someone had driven up, graffitied their fence and left. Natick, a pretty New England town outside Boston, was not the sort of place where people went around graffitiing anything. And the Steiners, two middle-aged journalists who ran a small but respected trade publication supporting people who sold things online, were not the sort of people who had enemies who defaced their property. "It was really creepy," Ina, 64, said.

Soon, it escalated. Two months after the yard sale, Ina started receiving threatening, expletive-laden messages on Twitter (now X) from an anonymous account claiming to be a disgruntled eBay seller, attacking her for her posts on the couple's site, EcommerceBytes, which was reporting on difficulties at eBay, where the chief executive, Devin Wenig, was under pressure. Then came a barrage of phone calls and spam emails, adverts for sex parties at the Steiners' home were posted online. Their neighbours were sent pornographic magazines with "barely legal" teenage girls, addressed to David.

A pig foetus was delivered to their door, then a box of live cockroaches and maggots. A few days later came a book on surviving the death of a spouse, and a funeral wreath. "What made it terrifying is we didn't know who it was, and there was no way to find out," Ina said.

They called the police, who sent over officers. What if it was a neighbour? Someone they knew? It was neither. After months of harassment, David managed to take a photograph of a car that had been tailing him. Police traced the licence plate not to a disgruntled reader, but to an eBay employee.

Seven years later, after endless investigations, the Steiners now know what happened: eBay executives, from the chief executive to the head of communications, had been so upset by Ina's reporting that they told subordinates to "take her down", and to do "whatever it takes" to stop her writing. The executives say they weren't encouraging their employees to commit criminal acts.

Yet members of the internal security team took them literally, unleashing a harassment campaign and stalking the Steiners.

Seven eBay employees pleaded guilty to criminal charges related to their attacks on the Steiners.

But the couple wanted top eBay executives to pay. And they wanted damages so significant, and so public, it might make corporations think twice about attacking journalists they didn't like.

Last week eBay and three of its former executives agreed to pay $56 million (£42 million) to settle the claims.

The Steiners will receive $46.15 million and the company will pay $6 million to charity. Wenig and two of his former colleagues will pay the Steiners $2.55 million. Wenig will also pay $1 million to a charity dedicated to protecting the right to freedom of speech, in the name of Ina Steiner.

On its website, eBay apologised to the couple, adding that "what the Steiners were subjected to by former eBay employees in 2019 was wrong, reprehensible and should never have happened".

In the US, the unusual part was that the Steiners had managed to make the terms of the settlement public. Jesse Eisinger, a journalist and author of *The Chickenshit Club: Why the Justice Department Fails to Prosecute Executives*, said that US authorities had lost "the will and ability to prosecute white collar crime". The authorities often settle "for monetary results", Eisinger said. "And so it becomes a cost of doing business, that companies understand that when they break the rules that eventually they're going to have to write a cheque. They're almost never in jeopardy of losing their freedom. So it doesn't really work."

The Steiners' supporters say their public settlement is a victory for reporters under pressure from powerful institutions, particularly at a time when the president of the United States is threatening journalists.

They say they were prepared to go to trial. "I don't think we could live with ourselves, with the rest of our lives, knowing that we didn't do as much as we could to be transparent, to make this behaviour transparent," David, 67, said. "So that really was never an option."

Ina added: "As victims, we wanted to try to do everything we could to ensure this never happened to anybody else."

Chris Murphy, one of their lawyers, said the couple wanted to "protect the First Amendment, protect free speech".

The couple met at university, where Ina was studying business, and David communications. In the mid-1990s, at the height of the dotcom boom, the Steiners heard of a site called eBay, where you could sell your unwanted goods online.

As more people joined the site, the Steiners realised that there was a market for a news outlet explaining how to sell things online – taking the right pictures, using the best packaging – and explaining new regulations or changes to consumers. In 1999 their website was born, and they soon had a group of dedicated readers.

The site had about 650,000 unique monthly visitors, who were trying to understand what was happening at eBay. In 2019 the company was in trouble, amid stuttering growth, divisions over strategy and pressure from activist investors who wanted it to break up and sell off assets.

Executives saw the Steiners as a threat. That summer, after Ina wrote a blog post pointing out that eBay had spent a lot of money building a bar on its campus, Wenig sent Steve Wymer, the head of communications, a message telling him to "take her down", according to court documents. She had also reported on Wenig's pay.

"We are going to crush this lady," Wymer said, according to court documents.

Wymer sent Wenig's request to Jim Baugh, eBay's head of security. He was in charge of a security team largely staffed by young women, who were known in the office as "Jim's Angels".

Wymer told him that Ina was a "biased troll who needs to be BURNED DOWN" and that "I want to see ashes … Whatever it takes", according to court records. In the summer of 2019 Baugh dispatched his employees to harass the Steiners. He brought Veronica Zea with him to Natick to stalk the couple.

It was Zea's rental car that David saw. In 2020, Baugh and six other eBay employees were arrested and charged. Wenig, Wymer and Wendy Jones, another former executive, deny that they encouraged them to commit criminal acts.

In 2019 Wenig left eBay with a severance package worth nearly $60 million (£44.5 million). He told The Sunday Times that he was "saddened" by what the Steiners had been subjected to, adding that it had been "deliberately done in secret and without my knowledge". He added that "protection of the press and the right to free speech are causes I have long supported and defended".

For the Steiners, last week's settlement is the end of a years-long journey for justice and accountability.

"Yes, we have got a significant amount of money, for which we are so grateful," Ina added. "But I would not recommend this as a way to generate revenue. It was the most horrendous experience of our lives."

Ina and David Steiner, who ran a website on online trading, have won £42 million from eBay in a court settlement

A box of maggots was sent to their home

WORLD NEWS

Katy Balls Washington Insider

Socialist Democrats are winning but the party they're rattling is their own

It's lunchtime in Wisconsin and Francesca Hong is explaining to a crowd of voters that she is not a communist. "If folks are talking about 'defund the police' or democratic socialism or that I'm a commie, I am not. I never will be and I've never been," she says, to light laughter.

Just a few hours earlier, the 37-year-old democratic socialist appeared on Fox News where – when pressed – she said she stood by her past calls to abolish the Immigration and Customs Enforcement agency (ICE), free Palestine, legalise cannabis and bring in public grocery stores, but she did not – despite claims to the contrary – want to abolish the Senate on the grounds that it's "not practical at this time".

Barring a political upset, this month Hong will be named the Democratic nominee in the Wisconsin governor's race in the key purple (swing) state. Today she is due to have a campaign rally with Ilhan Omar, the Democrat congresswoman – and Trump irritant – as the guest speaker.

Her insurgent candidacy, which has her leading after starting as a relative unknown, fits into a pattern of the far left challenging parts of the Democratic establishment. Already the Democrats are complaining that, if selected, these candidates could put at risk key midterm races the party needs to win – and that's before you even begin to discuss the presidential election in 2028.

Hong, a single mother and chef, is keen to stress that despite the headlines she "is a regular person who cares about them". Her three priorities are a little more day-to-day than socialist revolution: public schools, potholes and the Green Bay Packers (the only NFL team that is publicly owned). "They called Biden a socialist when he was running," she tells me. "I think democratic socialism is about delivering for working-class people, with solutions that actually help improve lives. It's their dream for healthcare for everyone, fully funding public schools, universal school meals. These are democratic socialist policies that make a lot of sense to people."

The question of what counts as democratic socialism is a source of increasing controversy as the movement gains influence in the Democratic Party. Last year Zohran Mamdani, a member of the Democratic Socialists of America (DSA), was elected as New York's mayor. More DSA-linked wins have followed in New York, Washington DC, and Colorado. Hong is a fee-paying member. On Tuesday Abdul El-Sayed, who says he is not a socialist but has links to the DSA and has campaigned with left-wing congresswoman Alexandria Ocasio-Cortez (known as AOC), is the favourite to win the Democratic primary for a Senate seat in Michigan against a former Obama staffer who has received more than $46 million in super-PAC donations.

Last month the DSA, the largest socialist organisation in America, released a new policy document that went well beyond the economy. It proposed abolishing the Senate, replacing the Supreme Court, closing prisons, defunding the Pentagon and abolishing ICE.

While the policies have led to mockery, others say laugh at your peril. After all, look at the Make America Great Again (Maga) takeover of the Republican Party. "They are a formidable political power," Steve Bannon, the former White House strategist to Trump, says of the DSA and the Working Families Party, which it works with. "They have taken the Trump and Maga model of voter turnout and voter engagement canvassing. They have tremendous ground games," he adds, even if they are also "totally radical. They're Marxist-jihadists and they try to cover that." The earliest example of this ground game was Mamdani, who beat Andrew Cuomo, even though Mamdani's team had raised only $5 million compared with Cuomo's $65 million.

Bannon predicts that the establishment Democrats calling for socialists to be expelled may be too late. "They're going to overwhelm the Democratic Party. You can tell that's coming," he says. This will be helped by scepticism towards Israel across the Democratic base and voters who feel the economy is not working for them. "We have a capitalist system with very few capitalists in it – people don't own any financial or real assets. So their pitch to them is quite provocative: we're just basically going to give you free stuff. If you're barely hanging on or at the lower end of the working-class people, that doesn't sound bad, particularly in big cities."

It's in cities – Boston, New York, Buffalo, Chicago, Minneapolis, Los Angeles – that the group has made the deepest inroads.

Back in Wisconsin, at Alice's Garden, an urban regenerative farm in Milwaukee, the talk of socialism certainly isn't prompting fear. "Ten years ago, no one was talking about capitalism. Now I feel like it's in every other conversation. We've been fed a lie," says Courtney Marschalek, 49, who works on a farm.

"[Hong] is part of this group of new politicians like AOC and Mamdani. They're the new generation of politicians that go out and listen to find out what other people need," says Meg Crosby, 69.

An hour and a half's drive down Lake Michigan, the conversations are continuing about the next step for the revolution. About 900 people have gathered in Chicago for the 2026 Democratic Socialists of America Summit to make plans.

Megan Romer, its co-chair, commanded attention with her own Fox News interview last week listing DSA pledges, leading the US Speaker Mike Johnson to declare: "Communism is no longer a far-fetched threat. It is here on our SHORES."

When I speak to Romer, she is nonplussed. "We're getting a lot of corporate Democrats who are very angry and they're like, 'Well, you just messed up the midterms.' My response to that is most corporate Democrats would often rather have a Republican than a democratic socialist in office. Have at it, bring it on. The corporate Democrats have nothing. They have had years and years to come up with anything to offer people."

120,000

Membership of Democratic Socialists of America. Below, Francesca Hong, the probable Democratic candidate for Wisconsin governor

Romer believes now is the DSA's time. The group, which has more than 120,000 members, is not a part of the Democratic Party and even sometimes runs independent candidates. However, the stubborn nature of the two-party system in America means that many have come to the conclusion the best thing they can do is change the Democratic Party rather than rival it.

"We've been laying the scaffolding very deliberately for this, building the organisation up, building up a bench of good candidates and organisers everywhere who are able to look at the conditions in Durham, North Carolina, or Sacramento, California, and say, all right, which races can we get somebody in on?" Romer says. "What can we do with that seat? And how do we kind of pull together all these forces and construct them into something that can actually make big change?"

But even if the DSA continues its winning streak, don't expect the end of prisons anytime soon. After the midterms, the DSA could have a small group of congressmen and women who could form a new squad – like the informal caucus AOC formed after her election, in which a group of four progressives managed to influence Democratic policy by threatening to withhold votes.

"It'll be a block of eight to ten or something with another dozen friendlies. So it's not going to be enough to win votes single-handedly," Romer says of the likely scenario. They will "have to figure out what can be won, what's worth fighting for, even if you lose – and how to show that to people". She suggests the initial focus will be cost of living, which, the group argues, extends to stopping aid and military shipments to Israel. "Abolishing poverty is number one before abolishing the Senate, for example," she adds.

The next prize could be influencing who is the Democratic candidate in 2028. "We certainly hope so," says Romer. "We are working to lay that scaffolding … We passed a resolution that we wanted to work on forming a left labour coalition and running somebody, at the very least, in the primary. But I think the energy is there … We've sent [our 250 chapters] a list of discussion questions and we're asking them to bring it as a part of their next general meeting where they just talk about 'what do we even want? What does a socialist president mean?'"

Bannon predicts: "The [2028 Democrat] candidate will either come from their wing of the party, so an AOC or someone like that, or they'll be the kingmaker and will have to sign off on it – particularly on a policy basis, and you'll see some pretty fascinating policies that are socialist not populist."

As for the Democrats in Congress who think the answer to avoiding this fate is simply to kick all the democratic socialists out? The DSA insists they have no plans to go anywhere.

"You kind of made your own bed on this one because you can't throw us out of the party because to register as a Democrat is a process of state. You're not registering with the party," Romer says."What matters is the voters, right? The Democratic Party is ultimately its base and the base is choosing DSA-endorsed candidates overwhelmingly in a lot of places …

"It took the right-wing Republicans like 30 years to do what we've done now."

Regal, moi? French billionaire scoffs at tales of family rivalry

Claims of a "secretive court" and succession rows among his heirs have forced the luxury goods boss Bernard Arnault to respond

Peter Conradi Europe Editor, Paris

As the home of 75 of the world's best-known fashion, drinks and perfume brands, France's LVMH luxury group likes to have its products in all the best places. When Taylor Swift married Travis Kelce last month at Madison Square Garden, the bride wore a custom Christian Dior Haute Couture gown. A fortnight later, the Fifa World Cup was carried onto the pitch in New Jersey in a bespoke Louis Vuitton trunk.

By contrast, its chief executive Bernard Arnault, 77, who built the company which briefly made him the world's richest man, tries to stay out of the limelight.

The lid has now been lifted, however, on Arnault's vast empire, which turns over about €80 billion (£68.4 billion) a year and employs more than 200,000 people worldwide.

There have been revelations about his secretive "court" at the company's headquarters in Paris and claims of succession tensions between his five children.

First, in June, came an unauthorised biography, *Bernard Arnault, His Ruthless World*, by Audrey Millet, an academic historian who looked in forensic detail at Arnault's rise, which began when he took over the construction company founded by his beloved grandfather in the northern textile town of Roubaix.

The book was followed a few weeks later by a 90-minute podcast interview with Arnault, watched by millions of people. Then, last month, came a six-part 12-page investigation by Le Monde, a left-leaning newspaper.

The biggest surprise of all came last weekend when Arnault himself wrote a witty three-page takedown of Le Monde's claims, which has been viewed more than eight million times. "I know that by responding, I may be shining the spotlight on this series in exactly the way it hoped for – a final episode signed by me," he wrote. "So be it."

Mocking Le Monde's depiction of himself as head "of the last royal family of France", Arnault dismissed stories of family intrigue, joked about claims that visitors to his headquarters are made to take off ties made by his rival, Hermès, and made fun of the paper's claim that none of his staff were overweight, vowing to "raise the matter with the company canteen". His apparent displeasure at the coverage was all the stronger since he and his family had co-operated with the Le Monde reporters behind the six-month investigation.

"As for me, rest assured: I will continue doing Le Monde's crossword puzzles, which are excellent," he concluded. It was all quite a change of tone for a businessman who has earned the nicknames "the Terminator" and the "wolf in cashmere".

After his open letter, posted by LVMH on X, went viral, Arnault made his personal debut on the social media platform to say he was "deeply touched" by the messages he had received in response, and wanted to thank people for them.

Arnault has a personal fortune estimated to be more than $140 billion (£103.8 billion) by Forbes, ranking him ninth richest in the world. His wealth is estimated to have fallen a third from a $211 billion peak in April 2023 due to a downturn in the luxury goods market, which pushed down the price of shares in LVMH, just over half of which are owned by holding companies controlled by the family. The group's latest corporate results, released last week, were mixed.

The conglomerate, created in 1987 by merging the fashion brand Louis Vuitton with Moët Hennessy, the champagne and cognac maker, is still run somewhat like a family firm from the top floor of an elegant building near the Champs-Élysées. Arnault, Le Monde claimed, is referred to by employees simply as "Monsieur" or "BA". In the company's building, "on 'Monsieur's' floor, you encounter only butlers in formal dress and white gloves, and burly security guards, most of them former police officers, tasked with protecting the monarch," Le Monde's reporters wrote.

It is a far cry from Roubaix, 160 miles north of Paris, where Arnault grew up in a traditional Catholic family. In the recent interview, he recalls how Étienne Savinel, his maternal grandfather, brought him around construction sites and took a close interest in his education. When Savinel died in 1959, Arnault, aged ten, slipped his school report into his coffin.

Arnault entered the luxury market with a 1984 takeover of Boussac Saint-Frères, a troubled textile and retail conglomerate, which, among a mass of unattractive assets, owned Christian Dior. He bought it from the French state for the symbolic price of one franc.

In the decades since that acquisition, Arnault has become the head of the world's largest luxury goods company, but he reportedly maintains the same rigorous hands-on approach. Le Monde claimed this extends not just to the contents of the newspapers and magazines he owns – which include Le Parisien and Paris Match – but even to programming on Radio Classique, a station he added to his empire in 1999. Staff at Radio Classique are said to pay special attention to the music played about 9am, when he leaves for work, and 2pm, when he returns from lunch, since he will be listening in his car. Albums by his wife, Hélène Mercier-Arnault, 66, a Canadian-born concert pianist, "are broadcast repeatedly", the paper claims.

In his interview, Arnault says he still visits stores, telling managers how to improve window displays. "I come the following week and they say 'Monsieur, it's true, things have been going much better since we made those changes'," he said. "That makes me happy."

Just as his grandfather showed him the ropes, Arnault took his own children round his stores, anticipating that they would one day join the family firm.

The question of his eventual succession remains what Le Monde calls "poison" for the company. French media frequently report tensions between Mercier-Arnault, mother to Alexandre, 34, Frédéric, 31, and Jean, 27, on one side, and his two older children, Delphine, 51, and Antoine, 49, from his first marriage to Anne Dewavrin, 76, on the other.

The reporters write of a meeting they have with Arnault's children, "all senior executives at LVMH, with the same elegant and polished appearance, the same blue eyes, the same perfectly aligned smiles honed by years of orthodontics" – "a bit of staging" by Arnault to demonstrate their unity, they claim.

Arnault scornfully dismissed speculation of rivalry between his children in his open letter. "Among the Arnaults, apparently, one does not discuss, one plots; one does not deliberate, one competes. Very novelistic," he said.

He was also scathing of the paper's claims about his proximity to France's leaders, as well as, in his words "five American presidents … three British prime ministers, two German chancellors and a Japanese emperor".

He is known to be close to Donald Trump; the pair often dine together and Arnault, his wife and two of his children were seated close to the front at the US president's inauguration last year. The Arnaults are also close to the family of Trump's son-in-law, Jared Kushner, whose father, Charles, last year became ambassador to France.

Arnault's open letter last weekend provoked some noteworthy reactions among the 0.1 per cent. Vincent Bolloré, 74, a fellow tycoon and right-wing media magnate, praised Arnault as "a person of great depth and with a big heart", whose opinions will be "invaluable" at a time when "France is sinking, due to disastrous management, into serious difficulties". Elon Musk, 55, who took Arnault's place as the world's richest man, reposted it to his followers.

Millet believes it could be the start of a political offensive by France's billionaires ahead of April's presidential election. "In recent years we have talked a lot about oligarchs in the United States, but not enough about those in France," she said.

The author believes that Arnault's main motivation, above anything else, is what is good for his company. The LVMH boss does feel strongly about taxes – as The Sunday Times found last year after asking Arnault for his reaction to a French economist's proposal for a 2 per cent levy on the super-rich. He slammed the policy as "an offensive that is deadly for our economy".

Millet says that Arnault has been shaken by succession battles that have rocked other industrial dynasties, including Italy's Agnelli family, which has owned Fiat, Ferrari and Alfa Romeo, and, as a result, has structured the ownership to ensure the company remains in the family's hands, whoever gets the top job.

"Everything is designed to ensure the continuity of the company over several generations," she said. "Bernard Arnault's goal is to be immortal."

GABRIEL BOUYS/AFP/GETTY IMAGES

Bernard Arnault and his son Antoine with their wives, Hélène Mercier and Natalia Vodianova, at the Louvre in 2017. Right, with President Macron

"Arnault's radio station plays albums by his pianist wife when he is likely to be travelling by car

NEWS REVIEW

DAVE JOHNSTON/ALBA PICTURES

Much of Britain has suffered the extreme heat scientists have long warned about but the reignited row over what to do about climate change and net zero is far from finished, writes *Matthew Campbell*

There is not much left to celebrate at Clive Redshaw's Hampshire farm this summer. His spring barley – destined in a good year for whisky and beer – shrivelled in the heat and, instead of being sold for brewing, was downgraded to animal feed.

Wheat yields are down by a quarter. The grass simply stopped growing, leaving his dairy herd short of grazing. During one searing spell at the end of June, milk production fell by almost a third, costing around £6,000 in a single week. By Redshaw's reckoning, the weather has wiped something approaching £80,000 from this year's income.

"It's the worst we've ever had. The weather has crucified us," says the 55-year-old farmer. "There's definitely something going on. Without a doubt. We can't deny that."

Redshaw is not the only one confronting a Britain that suddenly feels unfamiliar. Across southern England, fields have yellowed weeks earlier than normal, baking into brittle, straw-coloured expanses that crunch to dust underfoot. Salisbury Plain looks like the Sahara.

The government has declared a drought. In Suffolk, firefighters have spent days battling a blaze devouring more than 300 acres of heathland after desiccated, sun-scorched vegetation helped flames spread rapidly across one of England's most cherished landscapes near Sizewell, Britain's largest nuclear power plant. Further north, the Cairngorms are also ablaze. Across the channel in France, an estimated 115,000 hectares have been scorched by wildfires.

Successive heatwaves have exposed the vulnerability of infrastructure built for a cooler climate. Hospitals have struggled to keep wards cool, schools have closed classrooms during periods of extreme heat, and supermarket freezers have failed. The UK Health Security Agency estimates that 2,877 people died in the May and June heatwaves alone, putting 2026 on course to become Britain's deadliest summer for heat-related deaths since official monitoring began.

As a result, this may be the summer in which climate change ceased to feel like an abstract scientific warning and became, for many Britons, an everyday reality. The scientists are not surprised. For Ed Hawkins, professor of climate science at the University of Reading, Britons are living through a future he saw coming: "We've been talking for decades about extreme weather becoming more severe, heatwaves becoming more intense, the same for wildfires."

Britain has always experienced heatwaves and wildfires. The difference, Hawkins says, is that they are now occurring against a much hotter baseline climate, making extreme events more frequent, more intense and more destructive. Conditions that were once considered exceptional are becoming increasingly common, while long periods of heat leave vegetation tinder-dry.

Nasa analysis shows while Earth's climate has always changed, warming is happening at a rate not seen in the past 10,000 years. It says 97 per cent of climate scientists have concluded human-caused climate change is to blame.

If the science is clear, the debate has migrated into politics. How governments should respond to climate change against a backdrop of soaring inflation and a biting cost of living crisis is today one of the most febrile discourses in British politics. How much should we concentrate on mitigation, or reducing emissions, as opposed to investing in adaptation – and to what extent can we afford to do both?

Last week Kemi Badenoch, the Tory leader, labelled the "net zero" plan to go carbon neutral by 2050 "a political fiction bankrupting the country" while arguing that "climate change is real, we can see its effects all over the world".

System costs and subsidies are estimated to account for 40 per cent of electricity regeneration costs, she added. China, responsible for a third of greenhouse gas emissions, is building a new coal-fired power station roughly every other week while British workers are told that their own industries must close to save the planet. It is a marked change from the Conservative Party of Theresa May, who enshrined a commitment to net zero carbon emissions by 2050 into law in the outgoing weeks of her tenure.

Other conservative commentators have suggested that instead of bankrupting ourselves trying to tackle an existential challenge, we should accept climate change as a permanent upgrade to the "Mediterranean lifestyle", even if the Mediterranean itself evokes record-breaking heat, fires and evacuations.

"Today, virtually nobody denies the science," says Dieter Helm, professor of economic policy at Oxford University and author of *Climate Realism*, out next month. But Britain's response is misguided, he argues, pointing to the unfulfilled promises of the green transition. "The British public was told if you build lots of wind turbines and install solar panels, the consequence will be cheaper and more secure, home-grown energy. None of that is true. The price of solar panels has gone down, but the price of electricity has not."

His criticism extends to the global scale. Even as Britain cuts its own emissions, he questions the impact unless the world's largest emitters follow suit. "The big emissions are not happening here. They are happening in China, India, Indonesia and Latin America. The question people ask is: if I make all this effort, will it make any difference?"

Britain must also contend with the growing demands of the technologies expected to power its low-carbon future. As it electrifies more of its economy while racing to become a global centre for artificial intelligence, demand for both energy and water is rising rapidly.

Not far from Redshaw's farm, at IBM's Hursley campus outside Winchester, sits one illustration of that future. The 27,000sq ft data centre, like hundreds more planned for Britain, requires vast quantities of water to cool computers powering the AI boom. Critics fear rapid expansion of such facilities will place further strain on stretched water supplies while increasing pressure on ageing infrastructure.

These competing pressures are precisely the dilemma that Rebecca Willis, professor of energy and climate governance at the University of Manchester, has spent more than a decade studying. She has concluded that politicians struggle to respond to problems whose costs are immediate but whose benefits may not be felt for decades. "Politicians consistently underestimate public support for climate action," she says. "They assume voters are more hostile to net zero than they actually are."

It was not always the economics that dominated the argument. For much of the 1990s, the focus was on the science. Governments began negotiating climate treaties, building an elaborate architecture of international diplomacy from the Rio earth summit in 1992 and the 1997 Kyoto protocol to the annual COP meetings and the Paris agreement of 2015.

These have coalesced around a focus on cutting carbon emissions in order to reduce the global temperature. Although not all emitters are equal, as Helm points out. The UK's greenhouse emissions, for instance, fell by 2.4 per cent last year to their lowest level in 150 years, according to The Carbon Brief, meaning we are responsible for about 1 per cent of global emissions.

Left, a fire takes hold at Arthur's Seat in Edinburgh last month

As the scientific evidence accumulated, outright denial gradually retreated to the political fringes. In its place emerged a different debate: not whether the climate was changing, but whether the proposed remedies were affordable, effective or politically sustainable.

At the same time, the "adaptationist" cause was given a boost last year by the billionaire Bill Gates who shifted position after decades as one of the most prominent voices in the climate debate.

In an essay on the eve of last year's Cop summit he argued the world should judge climate policy by its impact on human welfare as much as on greenhouse gases, investing in better health, agriculture and development so poorer countries become more resilient to a warming world. The "doomsday outlook", wrote Gates, has caused much of the climate community to focus too much on near-term emissions goals".

Other experts agree that resilience matters because climate change increasingly acts as a catalyst for instability.

"It intensifies existing pressures rather than creating entirely new ones," says Arthur Snell, former British diplomat and author of *Elemental: The New Geography of Climate Change and How We Survive It*. Britain cannot insulate itself from a warming world, he argues.

Droughts become food crises, and food crises become political crises. Extreme weather strains governments, fuels mass migration and complicates international relations, meaning problems such as energy security and geopolitical instability will increasingly spill across borders. The same principle applies closer to home. A failed harvest on one farm may seem insignificant, but repeated across the country it means greater reliance on imports and higher food prices. The changing climate is raising the cost of everyday life.

For farmers such as Clive Redshaw, though, the stakes seem even higher: can he still make a living from the land? After three, weather-hit harvests this decade, he is less interested in ideological arguments than in what else he could possibly plant to cope with hotter, drier summers. "Nowadays we sow all these crops not knowing what we're going to get," he says. "We're taking all the risk to feed the nation. And we end up footing the bill."

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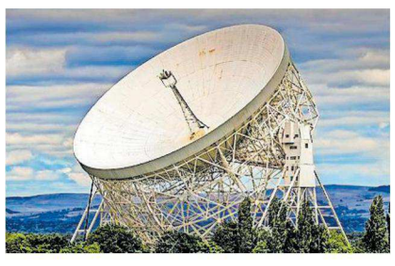
Feeling the burn

ILLUSTRATION: JAMES COWEN

'Take the long view and you'll see Jodrell Park is vital to science'



The Lovell telescope, which has peered up at the skies for 70 years, is threatened by funding cuts. Astronomers tell *Ben Spencer* that closing it would cut off Britain's future

Paul Howarth vividly remembers the day he visited Jodrell Bank Observatory for the first time. "It was 1981, I was 11 years old, and I was one of those young lads there with their dads." He recalls staring up at the 250ft-wide Lovell telescope, still the third largest radio telescope in the world, and knowing what he wanted to do with his life.

Now aged 55, Professor Howarth is president of the Institute of Physics. "There are countless numbers of young people like me who have been inspired at Jodrell Bank to go and study physics," he says.

Since 1957 the Lovell telescope has peered up at the skies, gazing through space and time to witness the birth of planets and the death of stars. It was first built for astronomy, gathering radio waves to see far deeper into the universe, and during the Cold War it tracked Russian spacecraft. In its first year of operation it tracked the rocket that carried Sputnik into orbit; today it tracks space junk orbiting the earth and has a growing role in monitoring hostile satellites. Some 3,000 scientists around the world use the facility and 100,000 people a year visit the site.

But this is now all in doubt. The Science and Technology Facilities Council (STFC), the agency that distributes funding for British astronomy and physics facilities, announced last week that in 2028 it will stop the £2.8 million annual funding for the e-Merlin telescope array, a network of seven radio dishes that stretches 135 miles from Cambridge to Cheshire and includes the Lovell.

Professor Brian Cox, the broadcaster, called the cuts "devastating" and "ill-considered". Others described it as "scientific vandalism". But Professor Michele Dougherty, executive chair of the STFC, insists the organisation simply has no choice. Dougherty, who is also the astronomer royal, says: "As an astronomer and as a physicist, I would like us to be able to fund everything, but we simply can't afford to do that. In order for STFC to be financially sustainable going forward, we needed to make some difficult decisions. None of the science we do is unimportant and that's why it's so hard to pick and choose."

Last year's spending review left the STFC budget flat at roughly £835 million a year until 2030. But the organisation estimates rising labour prices and other financial pressures will mean it needs to cut costs by 15 per cent. "Prioritisation work" recommended that the British telescopes be closed because they would soon be overtaken by newer equipment overseas.

"Radio astronomy is now beginning to move to the next generation of capability," Dougherty said. She pointed to the £1.7 billion Square Kilometer Array Observatory (SKAO), an array of telescopes in South Africa and Australia that will be run from an office at Jodrell Bank.

Her argument has its backers. Martin Rees, Dougherty's predecessor as astronomer royal, says there is not a strong case for maintaining the e-Merlin array "which is indeed now surpassed by others" – although he stresses that it will be "deeply depressing scientifically" if the Lovell telescope is not kept running as a standalone telescope.

> **The steel is old but the rest of it is up to date**

But Professor Catherine Heymans, the royal astronomer of Scotland, is appalled by the cuts. "Jodrell Bank is the only internationally recognised working observatory in the UK," she says. "It's a very visible centrepiece of UK science." Even more worrying, Heymans says, is a wider withdrawal. The UK is also pulling the plug on its involvement in the Extremely Large Telescope in Chile, which she describes as "the next big thing for astronomy", and the James Clerk Maxwell Telescope in Hawaii, which severs the country's link to the Event Horizon Telescope – responsible for the first images of a black hole.

Professor Simon Garrington, the director of the e-Merlin project, denies the equipment is out of date and says it can do things that the SKAO will not be able to.

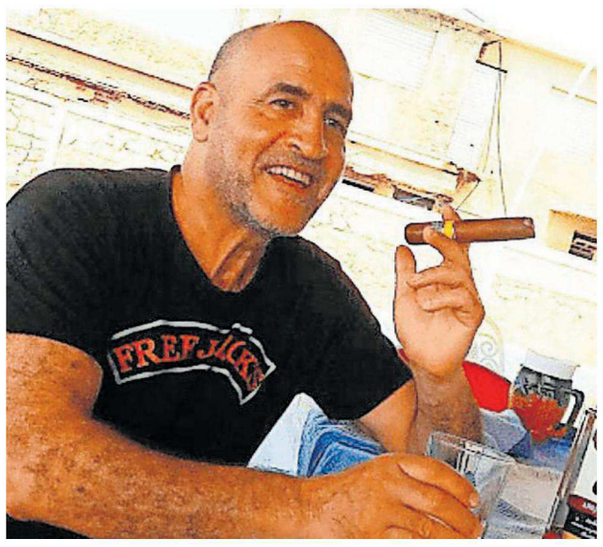
"The steel work may date back as far as 1957, but all the receivers, the electronics, the signal processing, the control system, everything else is right up to date," he says. "To build another telescope would cost £100 million. China is building 100m telescopes right now. Why not make the best possible use of the infrastructure that we have and make it a world-class instrument? That's what we've always done."

Howarth adds: "We only got the SKAO operated from Jodrell Bank because of our international standing, and we only have that international standing because of what we have invested in the past. We're cutting off our future." Garrington says: "Visitors don't want to see a monument to past achievements. They want to see a working telescope … and know it is doing significant world-class science."

NEWS REVIEW

We told police Epstein's Euro fixer raped us. They did nothing

Victims say they were abused and trafficked to the US by the modelling scout Daniel Siad. His recent death robbed them of justice, they tell *Roisin Kelly*



Ebba Karlsson at 20, above, her age when she was approached by Daniel Siad, below. Bottom, Jean-Luc Brunel killed himself after being charged with rape and sex harassment. Below right, Juliette G, says she was trafficked by Siad

One Wednesday last month, Ebba Karlsson had just landed at Heathrow when a barrage of messages and missed calls appeared on her phone. Karlsson, a former model, had arrived from her hometown of Stockholm to catch a connecting flight to America, where she lives. The messages were all about the same story: Daniel Siad, a 69-year-old French-Swedish modelling scout originally from Algeria, had been found dead in his apartment in Colombes, a northwest suburb of Paris.

"I'm angry, we're all angry," says Karlsson, 56, speaking to The Sunday Times the day after the news broke. She is one of more than 20 women who claim that Siad either raped them or trafficked them to the paedophile financier Jeffrey Epstein. Karlsson and others reported Siad to the police, but at the time of his death he was a free man. "For months we were told he was going to be arrested, but they never even took him in for questioning," says Karlsson, who believes French police have failed her and the other forgotten victims of Epstein's network of abuse. "We're never going to be able to ask him the questions we need to. People need to be angry."

Now a life coach living in North Carolina, Karlsson met Siad 36 years ago in 1990 in Kungstradgarden, a park in central Stockholm. She was a 20-year-old aspiring model when Siad approached her, introducing himself as a model scout named Daniel Goldberg. He told her she would "be perfect for a shoot we're doing in Monaco" and bought her a one-way ticket to the French Riviera. But the job never materialised, and she ended up in the poolhouse of a villa outside Cannes where, Karlsson says, on a dirty mattress, Siad raped her. "It was a cement building with nothing inside and very dirty," she says. "It wasn't a fluke or chance that he took me to this place, it was like somebody would come there regularly and sleep. I always felt like it was much bigger than this incident."

Later, he took her to Paris where she managed to escape. "He threatened to kill me, he said he knew the head of police in Paris. I was too scared to speak for a long time."

For years, Karlsson wanted to pursue justice and report Siad to the police, but she couldn't: she knew him only by his fake name of Goldberg. Then, in January this year, the US Department of Justice released three million documents relating to the late sex offender Jeffrey Epstein. In them was a photo of the man who had approached Karlsson in the park that day, along with his name: Daniel Siad.

The files show that Siad was scouting young women in Europe to deliver to the paedophile financier. But, despite the added evidence of his trafficking in the Epstein files, Siad was never questioned by police. The relationship between the two men is further proof of just how far Epstein's network spread: Siad scouted women everywhere from eastern Europe and Spain to South Africa and Cuba.

"It's a slap in the face," Karlsson says. "He was there in France waiting. He was there and available. I feel foolish to believe he was going to be arrested. I feel like we've been betrayed."

Karlsson reported Siad in February, when she filed charges of rape and human trafficking against him in Paris, and in the following months, four more women filed complaints of rape. The police, argues Karlsson, have failed her and the other women in their chance to seek justice after suffering horrific abuse. Responding to The Sunday Times, the French prosecutor's office reiterated its message that Siad had been wiretapped as part of a wider investigation that began on February 18 into Epstein's trafficking network in France.

Siad's name appears in more than 2,000 of the Epstein files. Over the course of a decade, between 2009 – a year after Epstein's conviction for soliciting prostitution and procuring a minor for prostitution – and 2019, Siad was sending Epstein information and photos regarding "models" he'd scouted, offering to introduce them to him. "In This busyness I feel like fisherman some time I cache quick, some time no fish", Siad wrote in one email in July 2014. Sometimes, Siad would send photographs.

"She is nice her boobs are awful. they will have to be redone", Epstein wrote in response to one. "Not very interseting, sorry", he wrote about another, aged 19.

Financial records and emails show that Epstein regularly wired funds directly to a Dubai bank account under Siad's name, and paid him expenses for his scouting trips to locations including Slovakia, Poland, the Czech Republic and Hungary.

One young woman, Juliette G, was only 21 and working in France as a model when she was approached by Siad on the Champs-Élysées in 2004, according to police depositions seen by The Sunday Times. During her interview with investigators in 2019, she told police how Siad, who told her his name was Daniel Aït Amar, arranged for her to meet Epstein at his apartment in New York.

Speaking to The Sunday Times, Juliette, 43, says, "New York was one of the capitals of modelling, and I'd always wanted to go there. I had been modelling since I was 16 for a little agency, it wasn't famous. I thought America was a good opportunity for me." Epstein's assistant sent Juliette a plane ticket, and once she arrived, Siad called her and gave her an address to go to: it was 301 East 66th St, New York – Epstein's apartment. Epstein took her passport and, the next day, in what she thought was a professional interview at his Madison Avenue office, asked her to undress, saying he needed to see her body in order to recommend her to agencies. He groped her and said she would need three months to "get back into shape". Juliette demanded her passport back, called her mother and fled.

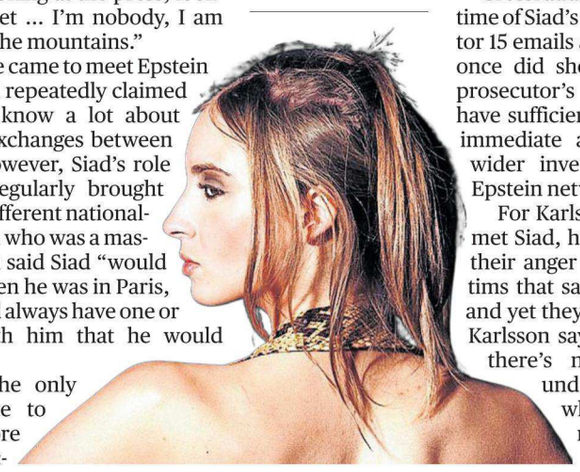
Siad was born in Algeria in 1957, five years before its independence from France. He emigrated to Sweden in 1980 when he was 23, where he obtained citizenship and began working as a scout for What's Up Management, which operated primarily across Europe with ties to Paris, Stockholm and Barcelona.

The women who met him say he rarely shared much about his personal life. Karlsson describes him as initially seeming "very charming, very polite. We didn't use the word grooming back then because it didn't exist," she says, "but he wanted you to feel good. Then he would turn. He could get very aggressive. I remember that scary side of him."

After the latest release of the Epstein files, pressure mounted on Siad. In an interview with CNN in June, he defended his relationship with Epstein and denied knowledge of his former associate's crimes. Siad described himself as "not a person who is looking at the press, looking at the internet ... I'm nobody, I am somebody from the mountains."

Exactly how he came to meet Epstein is unknown. Siad repeatedly claimed that he "didn't know a lot about him". In email exchanges between the two men, however, Siad's role was clear: he regularly brought Epstein girls of different nationalities. One woman who was a masseuse for Epstein said Siad "would meet Epstein when he was in Paris, and Daniel would always have one or two women with him that he would introduce".

> **He said he'd kill me; that he knew the Paris head of police**



Siad is not the only Epstein associate to have died before justice for his victims could be fulfilled. In December 2020, Jean-Luc Brunel, an agent and model scout for MC2, was charged with rape of minors and sexual harassment. Prosecutors were also investigating Brunel for sex-trafficking. He denied wrongdoing and was held in pre-trial detention at a prison in Paris, but before his trial could take place, in February 2022, he died by suicide. DoJ files show that Siad worked directly as a modelling scout on commission for MC2.

Karlsson has also claimed that another French modelling agent, Gérald Marie, the former head of Elite Model Management, sexually assaulted her during a meeting in Paris after Siad introduced them. Marie's lawyers said he "absolutely formally contests these facts" and "categorically" denies all allegations. Karlsson filed a criminal complaint against him in 2020 for sexual assault and coercive solicitation, along with at least 14 other women. In 2023, the case was dropped due to statutory time limits. Last month, six women filed new civil complaints against him, accusing him of rape and human trafficking dating back to the 1980s and 1990s. A legal representative for Marie said he "firmly denies" the allegations, "as he consistently has done".

Siad may be dead, but outrage burns among those who encountered him. This week, Colomba Grossi and William Bourdon, the lawyers representing Karlsson and others, will file a civil claim against the state. The goal, they say, is to demonstrate that "the authorities' inaction regarding Daniel Siad constitutes gross negligence. The fact he was never questioned or arrested means we are deprived of certain information he might have known. The goal is not to obtain money. We want to show that wrongdoing occurred."

Grossi adds that between April and the time of Siad's death, she sent the prosecutor 15 emails about the investigation. Not once did she receive a response. The prosecutor's office maintains it did not have sufficient evidence to justify Siad's immediate arrest. They say that the wider investigation into the French Epstein network will continue.

For Karlsson and other women who met Siad, his impact on their lives and their anger remains."We have five victims that say they were raped by him, and yet they didn't even question him," Karlsson says. "For prosecutors to say there's no evidence? There's no understanding of victims and what they go through, there's no help. We just have to keep pushing."

'When my diagnosis of ADHD was removed, it was a relief'

The way mental health conditions are assessed is having a disabling effect on many young people, a psychiatrist tells *Charlotte Lytton*. De-diagnosis can help them escape the trap of thinking of themselves as long-term patients

More than three decades after he started his career as a child psychiatrist for the NHS in London, Dr Sami Timimi began noticing a marked shift among his young patients. More and more children, and their parents, were telling him that they believed they had neurodevelopmental disorders such as anxiety, autism or attention deficit hyperactivity disorder (ADHD).

"There were a lot more people who were expecting to be given medication. This was kind of unheard of," Timimi said. "We've not really had a generation as pathologised as this one, and that's just not good for them."

When it comes to mental health, we are in an unprecedented age of diagnosis. One in five adults in England has a classified mental health disorder, while one in seven are considered neurodiverse.

This is reflected in growing debate about the number of people claiming disability benefits. The largest category of people claiming personal independence payments (Pip) is those with "psychiatric and nurodevelopmental" conditions, including (but not limited to) anxiety, ADHD and autism.

Last week Andy Burnham signalled that he was prepared to make it harder for people to claim disability benefits to cut a severely bloated welfare bill, which covers four million people on Pip. More than two thirds of teenagers on the highest payment tier were getting Pip for their mental health and receiving £100 a week more than 16 and 17-year-olds working part-time on the minimum wage.

These figures hold a mirror to the soaring rates of diagnosis witnessed by professionals such as Timimi, who is among a small but growing cohort of experts asking whether we should think about diagnosis differently.

Before his recent retirement, Timimi started offering a very different service at his practice in Lincolnshire: "de-diagnosis". Patients who had been diagnosed with a disorder such as ADHD but felt it no longer fitted, or didn't help their wellbeing, could come to Timimi for reassessment.

The NHS characterises ADHD as an inability to concentrate, hyperactivity and impulsive behaviours such as butting into conversation or feeling restless. While someone exhibiting these traits may fit diagnostic criteria, the symptoms can be transient or related to external circumstances.

If Timimi found a patient no longer met the criteria, if the symptoms could be explained by other factors, or if they felt it was simply unhelpful, he could write a letter as a consultant psychiatrist to say as much. This was then noted on their medical record.

It is particularly important for the diagnoses for conditions such as ADHD, argues Timimi, which he says "is not a legitimate medical diagnosis because it describes (badly and vaguely) behaviours but cannot explain them". The label "just describes behaviours that occur in all of us to a greater or lesser extent."

Saying the reason a child is struggling to pay attention at school is because they have ADHD "is like saying the reason for the pain in my head is a headache", he believes. Timimi adds: "Young people are struggling in all sorts of ways and the main culprit is of course the economy and a lack of opportunities. But labelling people with these psychiatric diagnoses is not going to help them get out of those particular traps that they find themselves falling into," Timimi said. Rather, he argues, it becomes "much more likely that you'll become a long-term patient. They have a kind of disabling effect."

Marcus Siding says that when he was given a diagnosis of ADHD as a 12-year-old, "my future disappeared in front of my eyes"

The concept of de-diagnosis emerged in Sweden three years ago as a study led by the universities of Lund and Gothenburg followed 100 adults seeking to overturn their childhood autism or ADHD diagnoses. On initial re-evaluation, 90 per cent no longer met the criteria for their condition. A recent follow-up paper showed that, among a younger subset of participants, many described how it had become "restrictive – limiting career options, influencing healthcare encounters, and shaping identity". Shedding their labels has proven so beneficial for some that this year de-diagnosis has been made available in psychiatric clinics across Scania county, on Sweden's southern tip.

Timimi, the author of books including *Searching for Normal: A New Approach to Understanding Distress and Neurodiversity*, said that diagnosis creep could internalise the idea that there

The southwest is swimming in octopuses driven from their breeding grounds by warming seas. We can overcome our distaste for the creatures if we cook them properly, chefs tell *Charlotte Ivers*

MARK PASSMORE FOR THE SUNDAY TIMES

Below, Ben Tonks, head chef at The Seahorse in Dartmouth, Devon, prepares to boil an octopus to make the Galician dish *pulpo á feira*

In the large, refrigerated cephalopod room in Brixham fish market, the smell is hard to place: something musky, earthy, a smell you can almost feel in the back of your throat. Piled up is crate upon crate of octopuses. Barry Young has never seen anything like the recent arrival of this new catch. "It was overnight: a massive onslaught of the stuff," he says. "It's like the Spanish Armada coming in."

Young has been working at the fish market on the Devonian coast for 33 years. He started out lugging crates as a teenager, and is now managing director of Brixham Trawler Agents.

Until two years ago, if a boat came home with an octopus it was a big event. "Once in a while we'd get one and we were like 'Wow, what's this!'", Young says. In 2024, a "sprinkling" of octopuses arrived, but nobody thought much of it.

Then, suddenly, last year, 1,900 tonnes landed on Brixham's shores. They passed through Young's fish market with a value of £12.3 million.

The most recent study by the Marine Biological Association, conducted last year, showed the largest surge in octopus in 75 years – 65 times more landings in the southwest than in recent years. So far this year 2,500 tonnes of octopus have been sold.

A large majority go abroad – at least 80 per cent of the catch in Brixham market and in some parts of Devon as high as 95 per cent. Spain, Portugal and Morocco, countries with long traditions of eating octopus, are suffering shortages as their waters become too warm and the octopuses head to the UK. "In the last four weeks I've had four different Spanish companies fly over to inquire about buying octopus," says Josh Perkes, a fish merchant. His biggest clients are in Spain, Italy and South Korea, and he has also been sending crates to Miami and Beirut. The Spanish eat about 40,000 tonnes of octopus a year. "There's definitely a good market for it," Perkes says. "We're just not finding it in the UK currently."

Could we ever learn to love octopus as much as our continental counterparts?

We in the UK eat less fish than Europe in general, and when we do, 80 per cent of our consumption is one of the "big five": salmon, cod, tuna, haddock and prawns, much of it imported. The jump from fish and chips on a Friday to tentacles would be a big one, and not everyone is convinced the public are ready for it.

Down on Brixham quayside Richard Fowler is fixing his ship's ropes to the dock. "The British household isn't very interested in fresh fish traditionally," says the 62-year-old fisherman. "If they can buy it in a box with breadcrumbs on, they are quite happy. But if they are given a fresh one, it's like 'Ooh, it smells.'"

"I'm sure the buyers are trying to educate people and make it a British delicacy. But until it gets made into a ready meal you can put in a microwave and ding in five minutes, I doubt it will catch on."

Fowler has not tried British octopus, and from his experience eating it in Greece is sceptical: "It seems to be that depending on who cooks it, it either tastes like a car tyre or is very nice."

Octopus is indeed a challenging prospect for a home cook: it needs extensive washing under running water to ensure no sand or grit is left in its suckers, then it needs tenderising – either by freezing for a day or two, by beating with a mallet, or by being hung up in the sun and sea breeze. The third of these is rather easier in a Greek fishing village than in a British suburb.

In nearby Dartmouth, Ben Tonks, head chef of The Seahorse, has agreed to give me a tutorial. "You can grill it, or I really like making potato and octopus salad, adding mayonnaise, shallots, capers," he says. "Or you can get all the tentacles ballotine, roll it into a sausage, freeze it, slice it on a meat slicer for octopus carpaccio." The easiest, most traditional Galician recipe, however, is *pulpo á feira*: boil the octopus, chop off its tentacles then serve them drenched in olive oil and paprika.

"When done well," Tonks says as he submerges an octopus as long as his arm into a giant pot, "it's similar to a really perfectly cooked steak. It's soft, it's tender, it's like butter, it shouldn't be chewy or tough, it shouldn't be like having a rubber band in your mouth. But it's very easy to get wrong."

The Seahorse has a national reputation for serving an adventurous range of locally caught fish, but octopus isn't on the menu. "It's not in our culture," Tonks says. "When an English chef says 'I cook octopus well' you think 'but do you?' We've not had the last 100 years of our grandmothers bringing in octopus for lunch." Nevertheless, if the octopus is here to stay, Tonks can see the benefits of taking it into our hearts and our kitchens. "They are ruthless. They eat everything in their way. They are impossible to get rid of so you kind of want to use them."

Octopuses need to eat 10 per cent of their own bodyweight in the likes of crabs, scallop and lobster to stay alive, risking the southwest's reputation as a prime location for shellfish. And when it comes to the environment, "do we want something to land on our shores and then 80 per cent of it be flown back over the oceans? Not really," says Tonks.

Just over an hour down the coast, the Galley restaurant in Topsham is one place that does have octopus on the menu, served with romesco sauce, pearl couscous salad, pink ginger and dried shrimp. It is the restaurant's most popular starter. "When cooked properly, octopus has a tender texture and a rich, slightly sweet flavour that works well in grilled, roasted, or Mediterranean-style dishes," says the head chef, Dan Kavanagh.

Then there's the ethical question about the supposed intellect of octopuses. In 2022 the Animal Welfare (Sentience) Act included octopuses as sentient beings after pressure from campaigners. Anecdotally, many raise the Oscar-winning 2020 Netflix documentary *My Octopus Teacher*, in which the film-maker seems to form a friendship with an octopus over the course of a year.

Professor Jonathan Birch, director of the Jeremy Coller Centre for Animal Sentience at the London School of Economics, says there is good evidence to suggest they are as intelligent as we think. "They are phenomenal problem solvers, very versatile hunters," he said. " When you test them in lab settings you find they can unscrew jars quite easily because in the wild they'd be doing the same thing with the bivalve molluscs they hunt."

Nobody in Brixham is sure whether the influx will continue, but fishermen tell me they have started seeing baby octopuses, indicating the southwest has become a breeding spot to which the octopuses will return cyclically.

For Fowler, it's simple: "All you're interested in is making a week's work: catching fish enough to provide for your family and the boat. Whatever's the easiest thing to target and makes the most money, that's what you fish for."

ILLUSTRATION: RUSSEL HERNEMAN

Making British diners suckers for cephalopods

The unknown country star who's filling Wembley like Styles and Swift

Luke Combs is playing to more than 250,000 fans in north London. Forget God and guns, it's the clothes, the friendly vibe and the honest lyrics the fans love, writes *Scarlett Russell*

Anyone travelling through northwest London this weekend may notice that the Tube is a sea of trucker hats, Stetsons and cowboy boots. Why? Because Luke Combs, an unassuming 36-year-old country singer from Huntersville, North Carolina, has all but sold out three nights at the UK's biggest stadium, an accolade usually reserved for the likes of Ed Sheeran and Taylor Swift. Combs may be the biggest artist you've never heard of – by tomorrow about 270,000 fans will have stomped and strutted through Wembley Stadium to see him, most of them paying well over £100.

Despite its decidedly un-British themes of big trucks, fried chicken, God and guns, country music is the UK's fastest-growing genre, according to the Country Music Association, and has been for three years in a row.

"Every 10 to 15 years country music becomes fashionable in the UK again," says Tony Russell, a music historian and author of *Vintage Country*. "For the young and trendy, it's fun. The clothes, the food, the vivid language, it's a whole cultural package and it's friendly music, not threatening. It's about community and is music that everybody can get together and like. Dolly [Parton] is a great example of that: she could sing to five-year-olds or headline Glastonbury. Perhaps in 2026 this is the escapism we need."

"TikTok has played a huge role in that too, with people discovering songs on their For You page," says Jenny Whiteway, a British-based publicist for Lime Tree Music, the country and Americana PR agency. "I think people connect with the honesty and vulnerability of country music. At its core, it's about telling real stories that listeners can relate to."

Singing to 90,000 people as the first country artist to headline Wembley is a long way to have come for Combs, who studied criminal justice at the Appalachian State University with the intention of becoming a detective. He dropped out to pursue music and, since his first single came out in 2014, has received eight Grammy nominations.

He is yet to achieve the name recognition of those whose global streaming figures he's matching – think Pink Floyd, 2Pac and the Cure – but many of us have probably hummed along to his cover of Tracy Chapman's *Fast Car*, which has been played more than a billion times on Spotify. His glamorous wife, Nicole, used to be a recruiting co-ordinator at Broadcast Music Inc and they have three sons: Tex, Beau and Chet.

Victoria Baker, 33, a teacher from Hertfordshire, didn't manage to get Combs tickets. "I'm gutted," she says. "It would have been amazing but I heard tickets were near impossible to get. I go to other events like Country to Country at the O2 which is a big three-day annual event. I love country music because it does heartbreak in a fun way. It's not soppy and whiny. It's like, 'She broke my heart so I bought a new truck.'"

Shania Twain, 60, has found a younger audience; this summer she supported Harry Styles at Wembley and in 2024 she played the "legends" slot at Glastonbury. Zach Bryan, 30, the Oklahoman Grammy winner, headlined two nights at Hyde Park last summer.

Grace O'Sullivan, 28, from Surrey, spent an hour in a virtual queue for tickets to see Combs. "My parents were country fans so I grew up listening to Shania [Twain], the Dixie Chicks and Dolly Parton," she says. "When I was younger it wasn't cool, none of my friends knew who I was talking about but I saw [the American singer-songwriter] Kacey Musgraves in a tiny record store in Essex when I was 14 or 15."

> **It's not soppy and whiny. It's like, 'She broke my heart so I bought a new truck'**

Last weekend O'Sullivan had her hen party at Lil' Nashville, a country-themed bar in Chiswick. The street outside may be a typical west London scene of Lime bikes and red buses, but inside is a honky-tonk world of line dancing and cowboy hats. All three of the bar's "Luke Combs pre-parties" have sold out. Owned by the "closeted country fan" Helen Wood and her husband, they opened the bar in January last year.

"We'd been visiting Nashville for six or seven years and the nightlife scene there is incredible and vibrant," she says. "We thought, 'Why is no one doing this here?' There was nowhere dedicated to country music, no fixed venue. In our first six months of opening you couldn't get a reservation. Even now, on Saturdays the queues are sometimes two hours long."

In June Anna-Sophie Mertens debuted State Fayre, a folk and country-tinged festival in Chelmsford, Essex, which had 50,000 fans during the weekend. "We thought it was the right time because we've seen the passion and growth of country music," says Mertens, who is on the Country Music Association's board. "Especially in younger audiences. Eighteen to 25-year olds are discovering it because the way we consume music is so different now and it's much easier to discover different music."

In America, the audience is associated with Maga, guns and conservatism. It's not about politics over here, though, says Mertens. "Fans love country music regardless of political views. If it speaks to them emotionally, that's what is important."

State Fayre has booked dates for next year. Lil' Nashville is opening a Bristol venue this year and Country 2 Country will be in Manchester, London and Glasgow next year. The country music wave shows no signs of slowing. Y'all better be ready.

Luke Combs is the first country singer to headline Wembley Stadium

is something wrong with you. He said many of his young patients were encouraged to seek diagnoses by their parents and some had "collected" four or five conditions by their teens. "You start taking on the identity of being a patient, and once you've taken on that identity, it's very hard to shift," he said.

Marcus Siding, a 23-year-old local government volunteer in Sweden who has been de-diagnosed, said that when he received his diagnosis as a "high-energy kid" of 12, he was "pretty devastated, because my future just disappeared right in front of my eyes". He had wanted to be a police officer but the diagnosis barred him by law.

When, in 2023, he sought a re-evaluation and it was declared he no longer had ADHD, he was "relieved", and is now galvanised "to make sure that no one else goes through what I have gone through".

It's not just young people who are struggling with the label. Katie Stern, 43, a writer from London, was diagnosed with ADHD last year, saying she sought a medical opinion with a goal to "tidy up my brain" after struggling for years. But she ran into long waiting lists: there are up to 550,000 people on the waiting list for an ADHD assessment in England and access to services can take up to five years.

Stern (not her real name) waited a year for medication, which left her ruminating on "whether it's needed," she admits. "I feel like a lot of people are jumping onto these diagnoses." If so many of us are neurodiverse, she says, "Is it even diverse? Is it even a problem?"

Dr Suzanne O'Sullivan, a consultant neurologist and author of *The Age of Diagnosis: Are Medical Labels Doing Us More Harm Than Good?*, said that "it's phenomenally important that people re-evaluate" their conditions, rather than accepting them as lifelong.

Pressure is also being heaped on by social media, where celebrity-backed campaigns mean that "children and young people are examining themselves for these traits too closely and worrying about things they don't need to worry about", O'Sullivan said. TikTokers extolling often self-diagnosed conditions for clout "don't really understand the amount of complexity that comes with diagnosis".

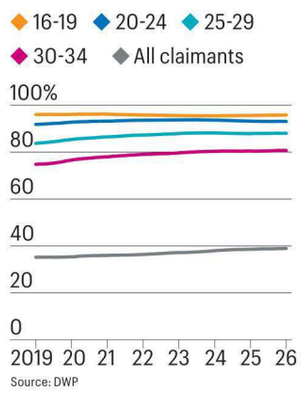
Last year University College London published the results of a six-year trial involving 32,000 children aged 8 to 13 which showed that normalising their feelings of sadness or stress, rather than labelling them as specific conditions in need of urgent attention, led to better results. A Department for Education review of mental health awareness in secondary schools found last year that some courses were "associated with increased emotional difficulties for young people". Timimi thinks that all mental health awareness courses in schools should be stopped.

Another contributing factor is that over the years diagnostic categories have been relaxed in the Diagnostic and Statistical Manual of Mental Disorders, the reference guide for mental health and cognitive conditions. It means that some conditions such as ADHD, once believed to only affect children, are now applicable to older people and those with milder or less conventional symptoms.

Rather than pushing for diagnoses, "we would be better to support people by helping them to work within the messy truth of life," O'Sullivan said. "I fear what the increasing unemployment figures suggest and the increasing mental health diagnosis figures suggest is that a well-meaning system may not be working as well as we thought."

Mental health issues by age

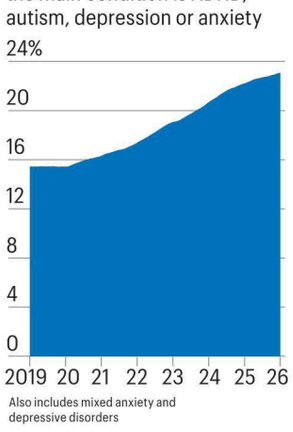
Share of personal independence payment (Pip) claimants whose main condition is psychiatric



Source: DWP

Growing caseload

Proportion of Pip cases where the main condition is ADHD, autism, depression or anxiety



Also includes mixed anxiety and depressive disorders

THE SUNDAY TIMES
ESTABLISHED 1822

Ceuta chaos shows PM why migration remains a priority

The exclave of Ceuta – a tiny parcel of Spanish territory on Morocco's northern tip – feels distant from most of Europe. But the flood of 60,000 people who crossed its border last week has sent political waves crashing across the continent. All but 2,000 have now returned to Morocco, but it will take some time to unpick exactly what precipitated the events in this city of only 85,000 people.

Many who swam round the border fences were young men – some only teenagers – and social media seems to have played a role in the simultaneous crossing. Questions remain about whether there was complicity from the Moroccan authorities: police are accused of turning a blind eye on the border.

The incident shines a spotlight on the policies of the Spanish prime minister, Pedro Sánchez, who granted qualified legal status this year to 500,000 undocumented migrants. The leader of the Spanish opposition, Alberto Núñez Feijóo, called this last night a "triple failure [of] migration policy … security policy [and] foreign policy".

The crisis has also exposed simmering tensions over the Schengen agreement, which allows passport-free travel between 29 European nations. The bloc is struggling to maintain a collective approach to border security, and some states are taking matters into their own hands. Italy has effectively suspended Schengen, imposing border checks on those arriving by air or sea from Spain.

Checkpoints have long been a fact of life at migration pressure points across the EU. Border security also remains an acute issue in the UK. Only last week, more than 900 people crossed the Channel in small boats as people-smugglers took advantage of calm waters.

Andy Burnham has made a slick start to life as prime minister and communicated his early ideas well. But migration will be a serious test of his leadership, and he has yet to articulate in detail how he will tackle it. His predecessor, Sir Keir Starmer, promised to "smash the gangs", and it should be noted that both legal and illegal migration are falling. Burnham should be commended for keeping Shabana Mahmood as home secretary.

But the problem cannot be wished away. Mahmood should be backed on her reforms of indefinite leave to remain, which are unpopular with a section of Labour MPs. The complexity of the issue is revealed by our investigation today on houses in multiple occupancy (HMOs). After the government started closing asylum hotels in 2024, councils turned to HMOs to house asylum seekers. But the conversions of family homes into HMOs, in which three or more unrelated tenants live together, can change the character of residential areas.

Councils have now been forced in the face of public opinion to oblige landlords to seek planning permission for HMOs. The obligation to house asylum seekers remains, however, and the government is exploring the use of former military sites.

Burnham spoke eloquently when he took over as PM of passing the "Makerfield test" for public policy, and also of ending "HMO Britain". We suspect the voters of Makerfield will look at the scenes in Spain and the Channel and conclude that firm action cannot come soon enough.

Political hot air will not help us adapt to climate change

There are two political quotations that describe the short-termism that defines British energy and environmental policies. The first is from Nick Clegg, who said in 2010, when he was Lib Dem leader, that new nuclear power was "not an answer" for electricity generation because it would not "come on stream until 2021, 2022".

The second is from David Miliband, who revealed in September 2024 that, when he was Labour environment secretary 20 years earlier, any discussion about adapting to climate change was taboo because all efforts must be focused on stopping the world warming in the first place. "It felt as though talking about adapting to climate change meant admitting defeat on mitigating climate change," Miliband said.

The heatwaves of the past few weeks – wildfires in Suffolk and Derbyshire, closed schools and hosepipe bans – confirm that the myopic focus on "mitigation" (policy language for decarbonisation) has arguably failed. Few now doubt that the weather is different from that of the past, but the political consensus on what we should do about it has fractured.

Britain's carbon emissions contribute 1 per cent of the global total, compared with 33 per cent from China and 12 per cent from the US. The idea that we can lead the world in reaching net zero is increasingly under question. Britain is the first big economy to have hit the milestone of halving its emissions since 1990. But according to plans approved by parliament this year, we must go further and faster. We are now legally bound to cut emissions 87 per cent by 2042.

The rush to net zero is creating its own problems. The electricity grid came close to blackouts several times during the June heatwave because wind and solar are so much less predictable than coal, gas and – yes – nuclear power stations.

Of course, we must continue to decarbonise. Renewables are homegrown, cheap, and the market has embraced them. But the pace of net zero must be proportionate, steady and affordable. Ideology should play no role in energy policy, and fossil fuels will continue to play a role for many years to come.

Andy Burnham seemed to suggest last week that drilling would be opened up in the North Sea. Lip service is not enough – he must take urgent action. The fact that BP is pulling out of the region in the face of punitive windfall taxes is a national embarrassment.

In the meantime, new focus is needed on adaptation. As ministers focused on building wind farms and solar panels, championing heat pumps and electric vehicles, they failed to prepare for the changes scientists told them were coming. Flood barriers are underfunded, train lines buckle on warm days and a million homes in London are at risk of overheating. In January and February we had record-breaking rain. Six months on, we are enduring hosepipe bans. Air conditioning – for so long seen as an indulgence because of its high energy use – is likely to be needed as summers become hotter.

There is no time for virtue signalling and arbitrary deadlines. All the public ask from politicians is a long-term vision coupled with some common sense.

Football fallout

Gianni Infantino's humiliation follows the revelation of his hubristic plan to enrich himself and world football's governing body. Few will shed tears for an increasingly arrogant bureaucrat who, drunk on power, flew too close to the sun.

But two points are worth making about this tawdry affair. First, why did it take yet another ghastly over-reach by Infantino for the world's self-regarding football elite to finally accept his flaws? Only last month the chair of England's Football Association was pictured presenting Infantino with an England shirt complete with his name on the back. Fans were furious at the World Cup ticket prices and unnecessary hydration breaks – but football's officials largely looked the other way.

Second, The Times's brilliant reporting brought this story to the world's attention. The prime minister, happy to condemn the Fifa plan, should remember this the next time he is asked to place pointless restrictions on Britain's free press.

Dominic Lawson

Pay-after-you-go is a just way to fund elderly care

Ignore the scare tactics, a levy on the estates of the dead could work

Whatever ails the nation, or – in their view – is done wrong to them, Reform UK invariably blames "the Establishment". So it was last week, when the prime minister did not extend his invitation to cross-party talks on reform of social care to the one led by Nigel Farage. Given Reform's standing in the opinion polls, which suggests it might be involved in government after the next general election, its inevitable complaint that this was an "establishment conspiracy" is not simply another manifestation of its institutional persecution complex. Although it was amusing to hear Reform's Suella Braverman, when it was pointed out to her that the party does not even have a dedicated parliamentary spokesman on such matters, declare: "Nigel Farage is our health spokesman."

Anyway, into the breach stepped Robert Jenrick, like Braverman another former Conservative minister, now Reform's "shadow chancellor". As soon as Andy Burnham made his speech committing the government to solving the crisis in social care, Jenrick, with characteristically adept use of the social media, launched a campaign labelling Burnham's as-yet undeclared solution as a "death tax", complete with images of a skeleton handing over a cheque to HMRC.

This is a reprise of an old favourite. When Burnham, as health secretary in 2010, advocated a 10 per cent tax on all estates after death to ensure that social care was paid for collectively, free at the point of use, the Conservatives – who had also then been involved in cross-party talks – denounced the proposal, most successfully, as a death tax. Last week Burnham said he still bore "some of the scars" of that experience.

As my colleague Patrick Maguire recalled, Burnham had said in 2010 that the alternative was "a random dementia tax, where people can see tens or hundreds of thousands of pounds wiped out by the costs of care, the loss of their homes, their savings".

That is where we still are. Whether that is "unfair" is not morally unquestionable, however much it seems so to those affected. When Theresa May, in her 2017 manifesto, proposed that the equity in people's homes should part-fund, posthumously, the cost of their care in residential institutions for the aged, the then head of the Alzheimer's Society, Jeremy Hughes, complained bitterly in The Times: "In the lottery of life, people with dementia remain the principal victims, forced to spend hundreds of thousands on care – unlike those who develop cancer." Families ravaged over generations by cancer – my mother died of it at 48, and one of my sisters at 32 – are not the winners in the lottery of life, whatever Mr Hughes supposed. But his use of the word "lottery" was significant, because we are talking here about money, not suffering.

Thus, in the Daily Mail, Jenrick argued – on the possibly false assumption that Burnham will revive his 2010 solution of a 10 per cent "social care" tax on all estates – that this was "every pensioner's worst nightmare". As an example, he cited his late grandmother, Dorothy. "Nothing was as important as family to my Nana. What she had, she gave to us. As her health failed, the thought her grandchildren would inherit something – no matter how small – gave her great joy. But this tax would have robbed her of that consolation."

Tragic as it is that the alleged Burnham "death tax" would have reduced Robert's inheritance by 10 per cent, surely if the relative he loved so much was consoled by the thought of leaving "something – no matter how small" to her grandchildren, such a reduction would hardly have "robbed" her of that.

Next day, on his X account, Jenrick posted a video of an encounter at the home of another elderly, but very sprightly, lady called Jill. They seemed to know each other well. The post – which has had over a million views – is headlined: "Andy Burnham's death tax is terrifying millions of people like Jill." When Jenrick points out to her that, by replacing inheritance tax "for the rich" with a 10 per cent tax on all estates, Jill is duly terrified – sort of.

"We've worked hard all our lives to build a nice home and we're still refurbishing it now, adding value to it, and now we're being told that some of it is going to the taxman, which seems so unfair when you've worked hard and tried to make your home as lovely as you can for your grandchildren, to pass it on to them."

Heartless as it might seem to point out, Jill's grandchildren are not going to live collectively in her lovely home after she has joined the choir invisible. It will be sold, once probate is granted, and the buyers, people unknown and unrelated, will be the ones who get to enjoy her final refurbishments.

This, though, is to assume that Jill does not herself become one of those who develops a condition involving long-term care, uncovered by the NHS, in some sort of residential institution. Because if that were to happen, her home might need to be sold to pay for it, the proceeds going not to her grandchildren but to whichever firm is providing the care.

When Jenrick appeared on ITV's *Good Morning Britain* to continue his energetic campaign against the (as yet non-existent) Burnham death tax, telling the presenter, Kate Garraway, "a 10 per cent tax will come off the property you leave", she asked: "What do you think happens now?" She was, of course, referring to those who lose their homes entirely because of the cost of long-term care outside the NHS umbrella.

Jenrick replied: "That doesn't happen to everybody. That's the point." I wonder what the viewers made of that.

Actually, the Boris Johnson administration of which Jenrick was a member, in an attempt to honour the then PM's pledge in 2019 to "fix the crisis in social care once and for all", announced in 2021 a 1.25 per cent increase in National Insurance contributions to fund this. It was called the Health and Social Care Levy and was to start in 2023. However, it was abandoned before it began by Liz Truss in her not entirely brilliant mini-budget. Instead, she made a madcap pledge for the state to subsidise all home heating bills for two years at a potential cost of hundreds of billions of pounds – vastly more even than that of paying for all social care over a similar period.

And now? If a government wants to find the money for a scheme that makes the state the funder of long-term care for the elderly infirm (and doesn't have the stomach to finance it with spending cuts elsewhere), a "death tax" is a much fairer way of doing it than to impose yet more taxes on those in work – especially as many millions of them have no property assets at all, nor the prospect of great inheritance.

Whatever the case, this perennial issue requires reform, rather than Reform.

Johnson tried to fix the crisis but his plan was ditched by Truss

Charlotte Ivers

We are ending up with the BBC we deserve

As attention spans shorten, it's no surprise that serious news is being axed

The BBC has the air of an institution even less sure of itself than usual. The corporation is currently pushing an advertisement in the spoken-word-poem-cum-cabaret style (is there a more irritating series of words in the English language?), fronted by Romesh Ranganathan (oh wait, yes there is), posing the question:"What has the BBC ever done for me?" The answer, of course, being all sorts of lovely stuff like *Strictly*, BBC Cymru and oh, I don't know, Wimbledon? It feels rather like they are protesting too much.

This is an organisation under pressure and the execs there know it. Last year, half a million people decided to stop paying their licence fee. Ofcom published numbers last week indicating, for the first time, that Netflix has edged ahead of the Beeb as the place viewers go to first when looking for something to watch. The momentum is all with the streamers, and with the BBC's less salubrious competitors: TikTok, Instagram, short-form video in all its manifold forms.

It was against this backdrop that, last week, the venerable institution announced that they would be cutting shows like *Blankety Blank*, *Celebrity Mastermind* and *Live at the Apollo*, part of an attempt to save £500 million over the next three years. I cannot pretend to be particularly heartbroken. *Live at the Apollo* played a valuable role in launching many comedians' careers, it's true. But in all honesty, I was not even aware *Blankety Blank* had returned to our screens.

Arguing over which light entertainment shows should be protected is a doomed affair. I'd like to dwell instead on the recent cuts announced to the BBC's news and factual output, where I think we can point more objectively to choices that will prove to be bad for the BBC's mission to educate, inform and entertain, and will by extension be bad for the intellectual and democratic health of the nation. In each case, it's hard not to cry "dumbing down" when we see a broadcaster pandering to the baser instincts of its audience in a bid to drag them away from their phones.

For example, the BBC will now no longer have a South America correspondent – a whole continent neglected because, no doubt, audiences have proved they simply don't care. The teams behind *Newsnight* and Laura Kuenssberg's Sunday show will merge, *Newsnight* having already been dragged away from producing the Beeb's best investigative journalism to becoming a glorified chat show, designed to provide social media blowhards with clips of themselves pontificating moronically. *The World Tonight* is going, as are *The Inquiry*, *The Conversation*, *Money Box Live* and *The Law Show*. All absolutely fitted the BBC's central goals, and could and should be made by a publicly-funded broadcaster.

Of course, the BBC still makes many decent, intellectually engaging programmes (although not as many as it used to). But dumbing down manifests in more subtle ways too. Listening to the *Political Currency* podcast last week, hosted by Ed Balls and George Osborne, I was alerted to a pleasingly niche media spat. Andy Burnham recently gave his first TV broadcast interview to Laura Kuenssberg and, instead of immediately playing the thing out in full, the BBC spent several days drip-feeding small clips into the news. The approach drew criticism from a former head of BBC News, Roger Mosey, and from Andrew Neil, who wrote on X that the "BBC has traded integrity/robust interrogation for access, behind-the-scenes, largely irrelevant storytelling. This should have been a live 30-minute interview with no fripperies, no cosy build-up."

I can absolutely see the case that a proper, live interview with a new PM is the best form of scrutiny. But would this have reached as many people? By crunching the interview down to a series of little clips, the show's producers received multiple days of news coverage and gave us bites of news in digestible, easy-to-understand formats. This suits both Burnham and the BBC. They are responding to incentives, and all the incentives tell us that people's attention spans are shorter than they've ever been. If you want to interest them, 30 minutes of back and forth in a studio just isn't going to cut it.

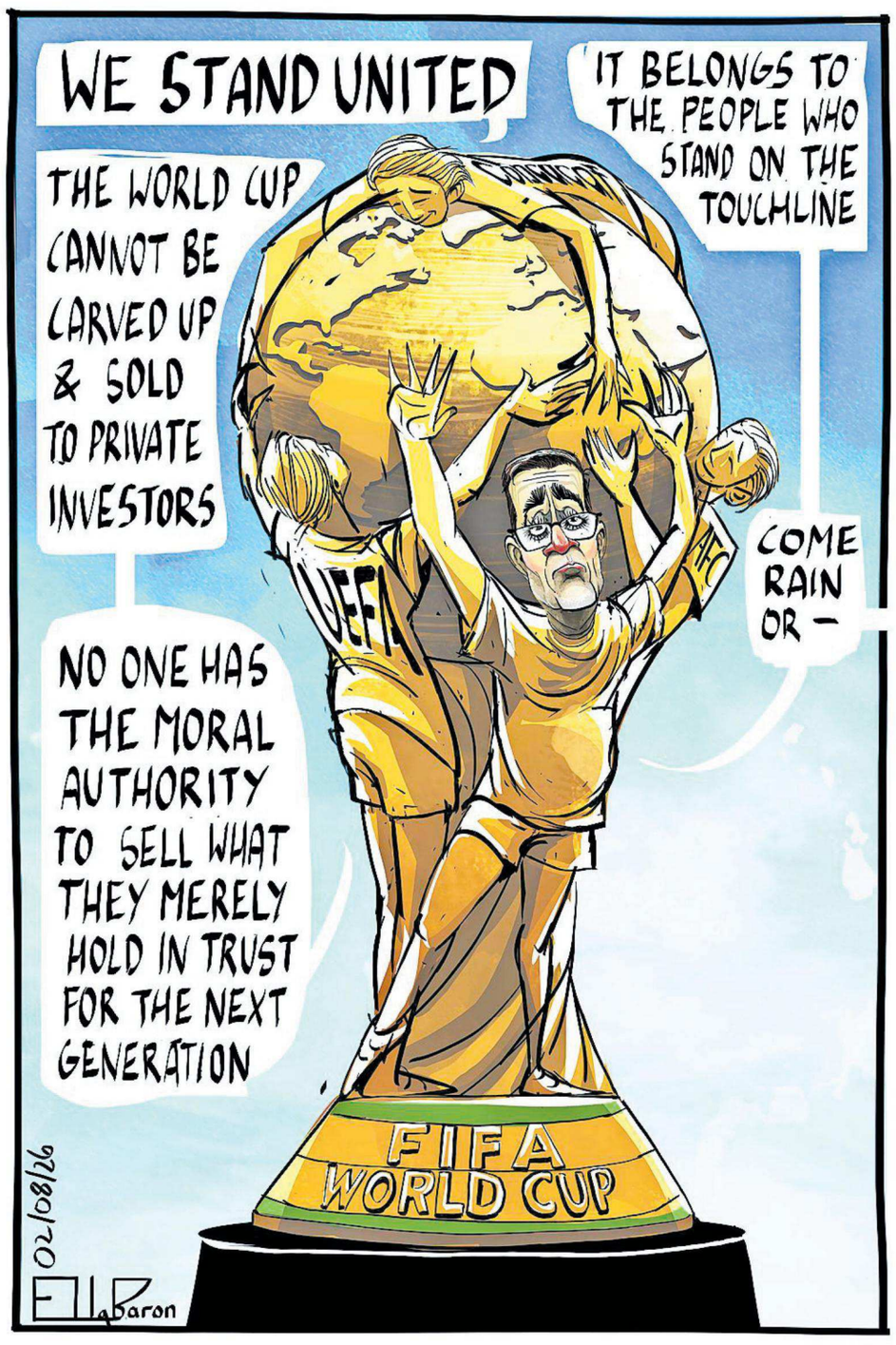
Burnham, unlike poor Keir Starmer before him, truly understands this. He is our first prime minister to be comfortable in the age of short-form video. Personally, I find watching the actual prime minister of my actual country ranking scampi fries and pork scratchings with his chancellor demeaning – to him, to his office and, somehow, to me personally, for the sheer fact of my having watched it. And yet over the past couple of weeks I keep hearing from people about friends and acquaintances of theirs who "don't follow politics" and who used to barely know who was in No 10 at any given time. They've all seen Andy on social media. They all quite like him.

It is the easiest thing in the world to bash the BBC. I've done a fair bit of it here. But I don't want to heap too much blame on our poor national broadcaster. If it is dumbing down, it is because it is responding to incentives, just as Andy Burnham is. If we as a nation increasingly spend our time scrolling through slop on social media, then of course those who seek to hold our attention will try to produce said slop. We get the BBC we deserve, just as we get the politics we deserve. At the moment, we clearly don't deserve much at all.

Hadley Freeman is away

The BBC is under pressure and the execs there know it

COMMENT



Matthew Syed

From Trump to Fifa, a free press is key to exposing sharp practice

Without independent reporting to counteract AI slop, the world's wheeler-dealers would get away with it

This is a column about Gianni Infantino, about President Trump, about corruption, perhaps even (a bit later) about Versailles, the Reformation and the pendulum of history. But I hope you'll forgive me for saying something that is, I believe, both accurate and important.

The Infantino plan to monetise the World Cup in cahoots with the brother of Trump's son-in-law would have come to fruition except for a crucial factor. The Times. Our sister newspaper. You will have noticed a number of Infantino acolytes going public in recent days to say that they had not been consulted, that the president had put the deal together "behind their backs".

This is revealing, for it shows (a point confirmed to me by multiple sources) that Infantino's plan wasn't quite ripe at the moment it was exposed. He was still knitting together the internal coalition necessary to present it to the world as a fait accompli, still explaining to insiders how they would benefit from the octopus-like structure he was creating to siphon off the proceeds.

The exposé on Tuesday, then, was nothing less than a dagger to the heart of the plan – a story that unleashed a tidal wave of global anger, with flash polls showing that fans from South America to Asia were against it by more than nine to one (a survey in The Times showed 99 per cent of readers wishing Infantino to resign; the other 1 per cent presumably pressed the wrong button). This is what caused football insiders to see the writing on the wall and move decisively against the plan. The court turned against the king – but only because of the scribes.

I say this because I am sick of podcasters, YouTubers and the rest of the new media circus proclaiming that the mainstream media is irredeemably tainted and basically defunct, with assertions such as "you don't hate the MSM enough" and "they are all against you". Yes, all this while peddling QAnon conspiracies, inviting holocaust deniers onto their platforms, cosying up to Putin, and otherwise giving wings to many of the most deranging trends of modern life.

I am not saying the mainstream media is perfect. I have always been a freelancer whose income is mainly derived from elsewhere, so hope I have a nodding acquaintance with objectivity here. We have our institutional and commercial biases. We make (many) mistakes. But we also have basic editorial standards and invest, via the hard-earned money of subscribers, in the investigative journalism without which the likes of Infantino might get away with it indefinitely. Take a bow The Sunday Times, which broke the Farage crypto story; The Wall Street Journal, which has made the running on Trump's corruption, The New York Times, exposer of Harvey Weinstein.

Even when parts of the press get things wrong, it is other parts of the press that typically expose it – a corrective that scarcely exists in the algorithmic world, where someone like Andrew Bridgen can lose a defamation case about Covid vaccine conspiracy theories and then monetise defeat all day on social media, as he did last week.

OK, back to Infantino. Let me be frank: Fifa has been corrupt for yonks. Younger readers will remember Sepp Blatter. Older readers will remember João Havelange. I suspect that it will remain corrupt for the foreseeable future. But it often takes a man like Infantino to push things so far that the pendulum swings – at least for a while, and with the contribution of those who expose them – the other way.

> **The court turned against the king – but only because of the scribes**

In this sense, the Swiss suit represents an eternal pattern, a man whose sense of entitlement became unmoored from reality. You might call it the L'Oréal moment: because I'm worth it! All those flights on private jets, the cosying up to plutocrats, the proximity to wealth and power – it turned his mind. He thought he had "normalised" duplicity by buying office space in Trump Tower, offering a "peace prize" to a leader who has fomented global instability, and having Fifa overturn a player's suspension after a call from the White House.

But "normalisation" has limits. The French revolution might not have happened without Marie Antoinette (ironically, she was innocent in the famous diamond necklace scandal), just as reform in Ancient Rome required the corruption of Aulus Gabinius (so eloquently exposed by Cicero). Clerics had been enriching themselves for decades through the sale of indulgences, but only when Albrecht of Brandenburg purchased an archbishopric through a loan repaid by selling one did something shift in early modern European psychology.

Trump – whose White House offered the model for Infantino's Fifa – is perhaps nearing the same fate. He has so far got away with corruption at a grand scale. Many believe it is normalised. I see a different picture: a man who is, even now, reaching limits that he cannot perceive but that will land his acolytes in jail (Trump will likely avoid this fate, given the Supreme Court doctrine of presumptive presidential immunity).

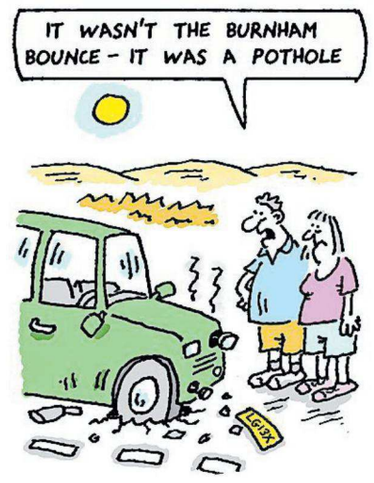
I won't bore you with the litany of scandals but note how their exposé is causing fellow Republicans to subtly – and, for Trump, ominously – edge away.

Last week, Vivek Ramaswamy, candidate for governor of Ohio and once a full-throated Trumpist, said: "I don't want to just be saying Make America great". The headline over the piece declared: "Proximity to Trump is a stain". I also noticed that Steve Hilton, Republican candidate in California, is appealing to "never Trump" voters and denying the president won the 2020 election. As Maga elites see Trump's power draining away after the midterms, I suspect this distancing will become a stampede. This walking moral void will, I believe, live out his last days in infamy.

But let me say this, too. This will only happen because the press will continue to painstakingly prise open the lid on the complex, shadowy deals (involving the Witkoffs, the Kushners, not to mention Massad Boulos, father-in-law of Tiffany Trump) that have netted the president an estimated $2 billion-plus in little more than 15 months. This is a vital service, not because it will end wrongdoing but because it will act as a check on its spread. It is why democracies on the whole remain less "extractive" than the world's kleptocracies, whose corruption endures for a simple reason: they control the media.

Let me finish with Fifa, because by the time you read these words Infantino could be gone. I certainly can't see him surviving till the end of this month, given the collapse of support. Don't know about you but I call this a hell of a result. And it happened for a simple reason: your subscriptions (and mine) funded the journalism required to expose this chancer. It is also why, despite our political differences, I hope all of us can agree about one thing. The press may be flawed. It may get things wrong. But it is imperative it always remains free.

NEWMAN'S WEEK



What's Appening

The president of Fifa kicks off a round of dealmaking*

Gianni Infantino To everyone who missed our beautiful game, I say sorry that you were so consumed by hate that you missed the most inclusive and environmentally friendly World Cup ever

Mrs Infantino Darling, how long do we have the jet for?

Infantino I'm just replying to the haters

Mrs Infantino Okay, but what about the jet?

Infantino I don't think the Qataris are in a hurry to have it back. Why?

Mrs Infantino I need to go shopping in Milan

Infantino For the disadvantaged kids?

Mrs Infantino Ha ha ha

Infantino Remember I'm allergic to sable

Donald Trump Hey Gianni, what's this I hear about you selling the World Cup?

Infantino Dear Mr President and Mr Peace Prize Winner, of course I'm not. I am selling FIFAFFE

Trump What's FIFAFFE?

Infantino It's a subsidiary that will manage only the commercial and operational side of the World Cup. Don't worry

Trump I'm not worried. I just have many friends who would be interested in investing once we've finished the Gaza Riviera, the Donbas Esplanade and the Qatar Lithium Mine & Deluxe Space Resort

Infantino I will send you a brochure

Trump And the USA will host 2038?

Trump Hello?

Trump Gianni?

Infantino Sorry, hydration break. That decision is with the committee

Trump I thought you wanted to be UN secretary general?

Infantino Yes, I'm keeping Tuesday afternoons free

Trump So we have a deal

Mrs Infantino Darling, why is there a tiger in our ballroom?

Vladimir Putin Did you like the gift?

Infantino How did you know I love tigers?

Putin I know many things. Any news on 2038?

Infantino It's with the committee

Mohammed bin Salman Any news on 2038?

Infantino But Saudi Arabia is already hosting 2034

Bin Salman We have the perfect climate and no other nation loves basketball as much as we do

Infantino You mean football?

Mrs Infantino And why is there a leopard in our other ballroom?

Bin Salman You like the leopard?

Infantino I'm not supposed to accept gifts worth more than $100

Bin Salman Ha ha ha. It's for the disadvantaged children

Infantino Ha ha ha. It's just what they need

Javier Milei It is outrageous that Argentina is being portrayed as the villain just because of some harmless fouling, fighting, back-turning and warmongering. This is worse than when Maradona headed that ball in

Infantino I will stand with you – but first I need a favour

Milei You already got the briefcase

Infantino Now I need steak

Milei We have the best steaks. I will send a couple

Infantino I need more than that for my tiger and my leopard. I will send the jet

Sepp Blatter Gianni, why are you selling the World Cup?

Blatter Gianni?

Infantino Sorry, hydration break. Having listened carefully to all the views, it has become clear that the project has created divisions of a nature that, regardless of the level of support, are no longer in the interest of the objective

Mrs Infantino Darling, why has the jet gone to Buenos Aires?

**As imagined by Matt Rudd*

COMMENT

Robert Colvile

For devolution to have any chance, we must ditch our postcode lottery paranoia

I want to believe. I want to believe so much. For years, I've been ranting about how centralised Britain has become. How we need to devolve more power, to trust the people again. And here comes Andy Burnham, saying all the things I've been longing to hear. So why do I still feel doubt?

Let's start with the positives. The government's plans for devolution are undoubtedly a step in the right direction. Local areas should indeed keep more of the income tax and business rates that they generate. Cities should have the power to fund and approve transport infrastructure, rather than begging the Department for Transport. There should be a presumption across government that decisions are best made at a local level. And councils should obviously be able to fund new infrastructure by building housing alongside.

Now come the negatives – and it's a much longer list.

First, devolving finance will mean nothing while councils' budgets are dominated by "the frightful four": adult social care, temporary accommodation, children's services and school transport. These are services that councils are legally obliged to provide but haven't been given the money to pay for, meaning they've squeezed out everything else.

Of course, we can't blame Burnham for that. Indeed, his team has recognised these pressures and promised reform. But offering fiscal freedom under the current regime is the political equivalent of "any colour as long as it's black": any spending you want, as long as it's on care.

Second, there's a sense here that local communities will have more freedom – but only to do what Labour wants. Look at the big announcements from Burnham's first week. Bus fares were capped across England. Business rates were cut (slightly) for pubs, clubs and music venues, while tax reliefs were reviewed for "anti-social businesses, such as vape shops". In other words, Mr Devolution was dictating to every council in the country how it should spend its transport budget and what its high streets should look like. And if they disagreed, or had other priorities for the money? Tough.

It was the same last week. Ben Houchen, the Tory mayor of Tees Valley, responded to the offer of more financial freedom by asking if he could use it to cut taxes. Louise Haigh, who's in charge of devolution, reacted as though the thought had never even occurred.

Similarly, the big cabinet statement on devolution says not that mayors will be supported to build homes, but that they will be supported to build "council homes". What if they don't want to? What if they take the view that we'd be able to build more homes, and sell them for less, if we didn't tax housebuilding to provide discount accommodation for Labour's client voters?

Third, Labour is deeply allergic to the thing that actually makes devolution work: competition.

The secret sauce of American growth is cut-throat regional rivalry. Witness the enormous level of migration in recent years from high-tax, high-regulation states such as California and New York, and the enormous expansion of Texas and Florida.

Back in Britain's glory days, we had this too. Business rates weren't just retained by the big cities, but set by them. Infrastructure was controlled locally, not nationally. Places were free to boom and bust.

This mentality is alien to a Labour Party – and, sadly, a Britain – in which "postcode lottery" is a species of swear word. Sure enough, Burnham immediately slapped down Houchen's suggestion that he should be able to raise or lower his own tax rates.

Fourth, Labour says it wants to let places keep the fruits of their success.

> **The secret sauce of American growth is cut-throat regional rivalry**

But in fact, it is busy snatching them away. Last month I got an email from Wandsworth council. It warned that it faced a financial crisis and that without action, its share of my council tax bill would more than treble. How come? Partly due to the "frightful four" mentioned above. Partly due to the ludicrous overspending of the local Labour Party, which lost control of the south London borough in May. But mostly due to Angela Rayner.

You see, back in 2024, Rayner began a massive reallocation of council funding. At its heart was the principle that central government grants would be based on the average level of council tax. This might sound inoffensive, but Wandsworth has long prided itself on being a low-tax pioneer. Today, it charges £510 for Band D properties, with the mayor of London demanding an extra £511. Now, like similar councils, it is being told that its grant will be based on the assumption that it is charging the national average of £2,060. In short, Wandsworth is effectively being ordered by central government to increase council tax by £1,000. Helpfully, it has also been exempted from the requirement to put any such increase to a local referendum.

Fortunately for my bank account, the council is rejecting this kind suggestion and making savings instead. But the effect of these reforms is to punish areas that have had the temerity to charge low taxes, and reward those that charge above the average. The change will also see even more money being transferred from London to the regions – even though the average Londoner hands over almost £5,000 in subsidy already; still more when Rachel Reeves's mansion tax arrives in 2028, or if Burnham hikes property taxes still further.

On top of all of this, there is another key point. During her last spell handling the local government brief, Rayner kicked off a monumental reorganisation, combining huge numbers of councils into unitary authorities.

Who is deciding their shape, or that of the new mayoral combined authorities at the heart of the devolution strategy? Whitehall.

The result is that the country is being carved up into a series of regional baronies – very much reminiscent of the Redcliffe-Maud plan of 1969. In the process, left-wing cities such as Lincoln, Norwich and Leicester are getting much more control of the suburbs and countryside around them. It is, quite literally, a land grab. And the government has confirmed that the boundaries of local and regional police forces, as well as NHS services, will be forcibly adjusted to fit.

Put all these things together and what do you get? A government that is saying, and doing, many of the right things – but also one that is engaged in a monumental, top-down reshaping of Britain's political geography. One that seems as willing as ever to tell local communities what their priorities should be. One that is not only deeply reluctant to let regions compete, but will enforce equality of outcomes via all the levers available to it.

I hope I am wrong. I hope we get a version of devolution that is about competition, not control. But the key test of devolution is whether you support it even if people use it to do things you don't like.

Over to you, Andy.

LETTERS TO THE EDITOR

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NHS accused of burying the bad news

Shaun Lintern exposes the lengths to which NHS England and hospital executives go to bury bad news ("NHS accused of suppressing reports from investigators pointing out cases of poor care", Jul 26). Investigations are frequently carried out under fear of reprisals towards investigators, clinical staff and whistleblowers, while senior executives remain in effect immune from prosecution and at liberty to refuse to participate in reviews. Despite this culture of bullying being exposed in a National Audit Office report in November 2003 and subsequent inquiries, this behaviour has become more entrenched in a system that is rotten to the core. It increasingly puts patients at risk by failing to allow a culture of openness from which lessons can be learnt.
Lee Taylor
Orthopaedic surgeon (ret'd), Chichester

Your report rightly condemns NHS management but the NHS is in an impossible position – underfunded and overstretched – and its managers are not up to the task. The NHS cannot be reformed without new, determined and capable management. It is a huge organisation, too big to address as a whole. It is better to start small: select one big hospital and appoint the best turn-round specialist available as chairman; set patient safety as a governing principle; appoint a director of safety and mid-ranking ex-servicemen and women to oversee administration; sack any staff who consider disciplined safe practice to be bullying; conduct a safety audit and rectify all failure points. Then publish this safety record and tell management at all other hospitals that their continued employment depends on their rapidly achieving the same standards. The best way to improve safety is to eliminate errors.
Omar Malik
Author of *The Art of Staying Safe (And Happy)*; Malmesbury, Wilts

There was a massive reorganisation of healthcare in the mid-1970s at which time it was suggested that social care and the NHS should be amalgamated. This idea was rejected and patients in our GP ward in the community hospital still had to wait 16-20 weeks while social services organised home care. It was chaos. In 1978, I was a member of a team of young doctors, nurses and administrators who participated in The King's Fund study tour to Canada. One hospital we visited in Ontario had a day centre where elderly people could socialise and have a meal. Next door was a day hospital treating minor ailments, changing dressings and providing physiotherapy, plus a rehabilitation hospital and a unit for longer-term care. There was also a residential home attached. Patients could move between units without long delays for staff to complete paperwork. Perhaps the NHS should organise a similar system to unblock hospital beds.
Ken Harvey
GP (ret'd), Glasbury-on-Wye, Powys

Last week the General Medical Council reported that last year it received more than 13,000 complaints – a 25 per cent increase on the previous year. About 12,100 of those concerns were closed without the need for a full investigation into the doctor(s) in question. This shows that while doctors are working exceptionally hard to care for patients, they are operating in a system beset by systemic pressures and unable to live up to patient expectations. The whole system is interlinked. The government must not take its eye off the ball on the NHS front line as it begins the big conversation on social care.
Tom Reynolds
Director of policy, Medical Defence Union

MND breakthrough

Your report "Test on MND drug that could help 97% of sufferers" (news, Jul 26) highlights a breakthrough in an area that has struggled to make progress. MND is exceptionally complex and presents differently in every patient. Identifying a common denominator – a specific protein deficiency – is a huge step forward. However, as with many complex diseases it is likely that we will need multiple new drugs for MND to become manageable or even curable.

In the age of AI, it should be easy for researchers and drug developers to access patient data. Fundraising in the past decade has generated a wealth of this data but the hoops that researchers must jump through to access it is delaying their work. When patients donate data for research, that is what it should be used for, not locked in a black box of bureaucracy and legalese. It needs to be shared securely with as many researchers as possible so that they can line up multiple shots at a goal.
Caroline Purslow
Head of health, Challenge Works

Car-key ordeal

Jeremy Clarkson was lucky to be locked out of the Volvo he tried to test-drive rather than locked inside it ("It has a brain the size of a planet but it's the stupidest car I've driven", magazine, Jul 26). We found ourselves locked in our 2023 Mercedes in a Swiss car park. We had two keys but kept getting a "no key found" error message so the doors and windows remained tightly shut. After many phone calls and hours spent in a hot car without water, my husband finally found something in the manual (not under "locking") which enabled us to escape. Beware keyless cars!
Jean Ekins-Daukes
Tunbridge Wells, Kent

I'd like a drop of that

I remember the summer of 1976 well. We spent a month in the Austrian Alps, kayaking and caving. We didn't suffer the drought Britain did during that time.
It rained every day.
Vic Brown
West Thirston, Northumberland

Invest in experience

Robert Colvile argues that a wealth tax would be costly to administer because valuing private wealth is so difficult ("Kick the rich a bit harder, Lineker urges. But here's why a wealth tax won't work", Jul 26). If so, perhaps Britain should look beyond taxing wealth and instead harness experience. We already expect citizens to serve as magistrates, school governors and charity trustees. Why not create a business magistracy, inviting those who have built and led successful organisations to devote part of their time to strengthening the boards of growing businesses, charities and public bodies? Britain possesses an immense reservoir of entrepreneurial and managerial talent whose accumulated judgment is a largely untapped national asset.
Steven Fogel
London NW11

Should we not be encouraging the wealthy to stay here? They already contribute at least 25 per cent of tax revenue. Without them and their spending power, the country suffers.
Diane Gordon
Cockermouth, Cumbria

Dog rules for life

Matt Rudd's report did much to highlight the issues associated with extreme conformation breeding in which dogs are bred for looks rather than health ("Killing by cuteness", magazine, Jul 26). The innate health assessment is a free tool – developed by the all-party parliamentary group for animal welfare (APGAW), Royal Veterinary College and welfare organisations across the sector – which allows dog breeders and buyers to check in less than a minute whether a dog has the physical foundations for a healthy life. It has already been used in more than 1,500 assessments.
Vanessa Barnes
Animal welfare lawyer and legal adviser to the APGAW

I agree with Sophia Money-Coutts ("My rules for dog owners", Jul 26) about keeping dogs off seats on public transport and in pubs and restaurants. Dogs don't wipe their bottoms.
Jill Davis
Heacham, Norfolk

Prog rocks on – and on

I broadly agree with Jeremy Clarkson's analysis ("I'm going to drum up tech bro cash for a prog rock revival", Jul 26) but he shouldn't be confused by the inclusion of the song *Nights in White Satin* in the BBC Proms selection of prog classics. In 1967 the Moody Blues made the landmark album *Days of Future Passed*, which blended rock with full orchestral arrangements, pioneering symphonic rock. The work was an early concept album and the band's use of the Mellotron keyboard was a huge influence on prog rock bands that emerged in the 1970s. The Moody Blues' inclusion in the Proms set list was well earned.
Duncan Craig
Woodthorpe, Notts

I thought that prog rock had died out as a genre years ago. However, a student teacher at the school where I teach told me about two American bands: Spock's Beard and Dream Theater. After hearing what they had to offer, a whole new vista opened up. There is a huge amount of excellent prog rock out there if you care to find it. My favourite at present is an excellent British outfit called Big Big Train but there is also Porcupine Tree, IQ, Arena, Wobbler, Amplifier and DeeExpus, to name but a few. I would say it is possibly the most vibrant genre of music around but, as in days of yore, it is not in the singles charts so it remains unknown to many.
StJohn Cox
Taunton, Somerset

I agree with Jeremy Clarkson that there are no new Mozarts out there – but that is probably a good thing. They would have to take part in a reality TV show and stand in front of someone like Simon Cowell who would say: "Well, Wolfgang. You write decent tunes but I'm not sure about that wig."
John Hindmarsh
Darlington, Co Durham

Women prisoners

Colin Sutton is right to demand the release of the majority of women serving time ("Release women to fix prisons crisis", Jul 26). Most are in prison for non-violent offences and would not be a danger to the public. This would help to stem the early release of male prisoners who have perpetrated serious crimes and might be more likely to reoffend.
Sammy Green
Bourne End, Bucks

Shame about the games

The lack of free-to-air live coverage of the Commonwealth Games has made the event irrelevant. It is a crying shame for the competitors who have worked so hard to get there and deserve recognition.
Ian O'Donnell
Formby, Merseyside

BIRTHDAYS

Sir Michael Bibby, chairman of Bibby Line Group, 63
Jacob Collier, singer-songwriter, 32
Matthew Crummack, chief executive of Domestic & General, 56
Andy Fairweather Low, songwriter, 78
Julia Foster, actress, 83
Lily Gladstone, actress, 40
Nigel Hitchin, mathematician, 80
Gundula Janowitz, opera singer, 89
Sir Paul Marshall, hedge fund manager and co-owner of GB News, 67
Sammy McIlroy, footballer, 72
Sir Anthony Seldon, writer, 73
Madeline Smith, actress, 77
Rose Tremain, writer, 83
JD Vance, US vice-president, 42
Sam Worthington, actor, 50
Charli XCX, singer, pictured, 34

ANNIVERSARIES

47BC Julius Caesar triumphs in the Battle of Zela (present-day Turkey) and reports to Rome: "Veni, Vidi, Vici"
1876 Wild Bill Hickok is killed during a poker game, holding what became known as the "Dead Man's Hand"
1939 Albert Einstein sends a letter to President Roosevelt warning of Nazi plans to develop an atomic bomb

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The way we were

From The Sunday Times
August 1, 1926

Two days of racing celebrate the opening of Chepstow

The new racecourse at Chepstow, pleasantly situated near the picturesque Wye, will be opened this week, a two-day fixture having been arranged for Friday and Saturday. Thus will be realised the ambitions of racing enthusiasts in the west of England and south Wales. Occupying an old estate of 350 acres, and completely surrounded by a wall 8ft high, the racecourse is situated at Piercefield Park, within easy reach of several industrial centres. It is 16 miles from Newport, 28 from Cardiff, 31 from Bristol and 140 from London.

Its nearness to important training centres in Berkshire and Wiltshire is an augury of the quality of the racing to be expected. The course is twenty-seven yards wide, and has a two-mile circular track, with a straight mile. The turf is perfectly natural. Next year there will be a Welsh Derby, a Welsh Oaks and a Welsh St Leger, and more than 120 entries have been obtained for each of the three events, which will be known as the Welsh "classics". The course has the advantage of being situated on the Great Western Railway system, and the company has built a new racecourse siding and arranged for a special service of trains from Paddington, Birmingham, the Rhondda Valley and other points at reduced fares.

> **It occupies an old estate of 350 acres and is surrounded by a wall 8ft high**

● Dr Malan, the minister of the interior, speaking at Germiston yesterday, declared that, despite all opposition, up to date or in the future, the government would reintroduce the Flag Bill next year as it was presented last session. A commission, however, would be appointed during the recess, consisting not of politicians but of representatives of all sections of the people, to consider new designs for a national flag. Dr Malan declared that South Africa must have a national flag which would give expression to her status. Legislation would be passed stipulating that the Union Jack should be flown on certain occasions as a symbol of the Union's connection and friendship with the British Commonwealth of Nations.

As there is considerable divergence of opinion over the flag question in the Labour Party, this uncompromising declaration will probably lead to interesting developments. Dr Malan said the government intended to be as liberal as possible when stating the occasions when the Union Jack shall be flown, but South Africa must have a flag of her own that did not remind her of the past.

● Mr and Mrs John Broughton, of Mountfield Road, Ealing, celebrated their golden wedding yesterday, which was also Mrs Broughton's seventy-first birthday. Recently she had her hair bobbed. Mr Broughton, who is a plasterer by trade, still works at the age of 75, and rises at seven every morning.

COMMENT

Camilla Long

A tide of people rushing your border is what happens if you're not serious about migration

If any of us were in doubt about the scale of the problem facing our borders, that ended in 30 hot minutes on Thursday. Thousands of topless Moroccan men were filmed scrambling over rocks, pushing over walls and setting things on fire as they rushed into Ceuta, the Spanish exclave in north Africa.

To watch the footage was, simply, to be boggled. How many people were in that frame? Why were they doing this? Who even were they?

And what about the people of Ceuta, a city with a population smaller than Eastbourne on the coast near Tangier, long governed by Spain? What would we do if Eastbourne was overrun by 60,000 foreign berserkers?

Some would argue it already has been.

I've written a lot about Nigel Farage, the movement of people and the threat of small boats. And, to be honest, I've always been a bit embarrassed doing it. You don't have to have watched *The Odyssey* to know that human decency says you must at least try to welcome refugees and migrants, especially if you're one of the richest countries in the world and they're victims of wars you've started or meddled in – which is, of course, in the end, most of the wars. This has always been Europe's position.

Yet, looking at the surging crowds, I thought: hasn't it gone a bit far now?

Europe wants us to do what?

It wants us to just suck up these thousands of illegals, on top of the thousands who have already come here on boats this year – 752 on Wednesday alone – because it simply can't be bothered to stop them? Or, worse, expects us to actually welcome them in, as it does? To give them free houses, taxis, mobile phones, allow scores of dependants to also come across – because: human rights – when there are barely enough houses for the people who are already here, when taxes are this high, when the NHS is messy, dysfunctional and killing people?

Are we just expected to take it?

For Ursula von der Leyen, the useless, robo-haired functionary at the top of the European Commission, the answer is yes. She couldn't have cared less about the Ceuta stampede. At most, for her, thousands of gleeful men romping up metal railings, raiding shops and then sleeping, half-naked, out in the open, were a mere HR/health and safety issue.

"Dangerous crossings" must not happen, she tweeted on Friday. "I tasked two commissioners to support to control the situation."

I looked up the commissioners. One was a wet-looking Austrian ninth-tier politician, a holder of the Grand Cross of Liechtenstein. The other was a former mayor of Dubrovnik, winner of the 2006 World Mayor Award. Were they real people? It's like sending Gareth and Dawn from *The Office*.

Europe has never been serious about stopping migration. Philosophically, it's not its thing. Human rights – that is its only position. Effective returns of people who flood into Greece, Spain, Italy, France and so on bump along at only 28 per cent. Spain's prime minister, Pedro Sánchez, whose recent policies made the rush on Ceuta possible, could not, when he addressed the press on Friday, even bring himself to utter the word "border". Instead a "physical containment barrier" in the sea, he said, would stop migrants swimming the three miles from Morocco.

How about telling them they simply won't be welcome? How about seeing a huge body of random people and not automatically thinking, what can I do to make it even easier for them to enter my territory? What can I give them? A lifejacket, a cup of tea, a credit card, an SUV and a four-bedroom house in Kilburn? It was a Spanish supreme court decision last month not to summarily return people who swam to Ceuta that most likely prompted the surge.

These people aren't refugees, by the way, or asylum seekers. They're economic migrants, chancing it. As one of them put it, when the border's down they'll try anything, because: "Salaries are very low in Morocco. It's dead, Morocco is dead."

For them, Ceuta's a jaunty day trip.

Any serious attempt to deal with the many millions who flood in is resisted with psychotic anger in the European parliament. Its recent plan to sanction "return hubs" was met with scorn. One commissioner said that "extraterritorial centres" had bad human rights records. Australia's plans led to "years of arbitrary detention in inhuman conditions". Similar plans by Israel (it's always Israel) left asylum seekers in "legal limbo".

ABDEL MAJID BZIOUAT/AFP/GETTY IMAGES

Thousands of people have mobbed the Spanish enclave of Ceuta in north Africa

> **These people aren't refugees – they're economic migrants, chancing it**

Fear of legal limbo – is that a reason to desecrate an entire continent?

These politicians are consumed by madness and guilt. They are embarrassed by Europe's wealth, its global standing and its relative ease of life. They feel it is their mission to tear this down by waving in thousands of people who shouldn't be here. And those people know this, which is why thousands still tip up in Italy each month, to Giorgia Meloni's horror. Sánchez himself has said that Spain plans to regularise 500,000 migrants. This will tear Europe apart.

Some arrivals will head out of Spain and go north, attracted by our free healthcare, education system and free houses. We pay the French £662 million to stop them coming here from Calais, but, as shadow home secretary Chris Philp found out on Tuesday, like every EU official with a flakjacket they don't even try to do the job.

Philp was mocked for running up and down the French coast, asking the gendarmerie why they were doing "absolutely nothing" to stop people-smugglers loading up hundreds on boats in front of them.

"Our order is to let them go like that," shrugged one. "We just have to say to them, don't do that, it's dangerous."

As I said: mere health and safety.

The strange thing about migration is that it should be the easiest thing in the world to manage. There is nothing more simple than securing the borders of one's country. Yet many politicians seem unable to speak on this matter. Andy Burnham and Ed Miliband, the foreign secretary – all tongue-tied.

On other subjects, the prime minister won't shut up: poetry, tea, pubs, education, bus fares, electricity, who he's going tax, the finer details of his feelings on going to Cambridge. On Europe, he couldn't be clearer: he wants an "even closer" relationship. On immigration, though, nothing.

At some point, perhaps when he sees his TikToks falling off a cliff as eyeballs dart to the astonishing pictures of Moroccans marching in relentless columns across Spanish soil, he may realise that however much the EU tries to obfuscate the reality of what is happening, however much it tries to tidy it away ("50,000 have gone back now"), however much it pretends that what happened on Thursday wasn't its Tiananmen Square – an event we can never unsee – there are only two subjects that will interest people at the next election. Money, and this.

The longer Burnham prevaricates and utters soundbites, the longer Labour tries to pretend the matter is in hand, the more people will come across, the more our seaside towns will be destroyed, the more stories will leak out about migrants bringing over 18 family members and/or raping people. Is he ready for it?

Tom Calver

Go figure

For many British parents, employment increasingly doesn't pay

Same-day nappy deliveries from Amazon, 24-7 parenting tips on YouTube, government childcare subsidies, paternity leave that lasts longer than an afternoon. On paper, this should be the best era in history to start a family. So why, as many parents will tell you – loudly – does it not feel like that?

Unfortunately, decades of ONS data leads to an uncomfortable truth: when it comes to the world of work, today's parents get a far worse economic deal than the one available to their parents. While the average full-time worker is doing fewer hours than half a century ago, parents are actually spending more time than ever in paid work.

Fifty years ago, most two-parent households had just one earner. One salary was often enough to fund a house, car and provisions for multiple children. In 1983, the average two-parent family did 42 hours of work a week, most of it falling on dad. Over time, this figure has increased. Two earners in one family are now the norm. The average household with kids works for about 52 hours a week. Women have swapped strenuous, unpaid household chores for a salary.

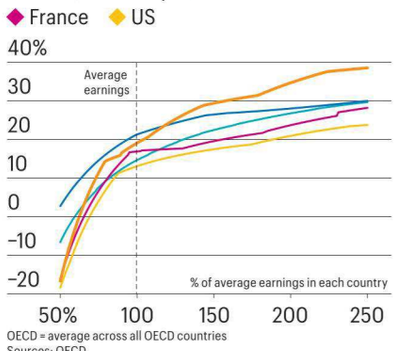
The result of two paycheques instead of one would, you'd expect, be an explosion in living standards. Sure enough, families in the 1980s, 1990s and early 2000s suddenly enjoyed a big boost to their quality of living. Between 1977 and 2007, the total spent by a two-parent family roughly doubled from £500 to £1,000 a week in today's money. Most of that gain was in "discretionary" spending: non-essential things such as holidays, household goods and the other fun stuff that make life worth living. But the growth in living standards stopped, and then went into reverse. Remarkably, adjusted for inflation, household spending today is actually 20 per cent lower than it was in 2007.

What happened? As we know, real incomes stagnated after the financial crisis. Consumer spending regained some momentum by the late 2010s but then fell drastically in the pandemic, prompted by changing habits and fears of running out of cash. In real terms, we are spending far less than we were.

Household spending is far from a perfect measure of living standards. It does not show if we are saving slightly more than we were, whether in the form of property, pensions or cash. Furthermore, a lot of "discretionary" items – household appliances, TVs, computers – have become much cheaper since the 2000s, meaning we get more of them for less money. But for many of the big, important parts of the household budget such as food, housing and childcare, this has not been the case. In fact, the opposite is true. After decades of progress, these essential items now take up a higher share of spending than they did 20 years ago.

FOR HIGHER-EARNING FAMILIES, BRITAIN HAS HIGH TAX RATES

Tax rate for married couple with two children as a percentage of their income



OECD = average across all OECD countries
Sources: OECD

The story for parents since 2007 has been more hours of work but less luxury to show for it. Take these two trends and the picture is bleak. In the mid-2000s, an hour of work by a parent resulted in £22 of family spending. Today, that same total is £15. In other words, the value of a parent doing an hour of work has dropped by a third.

Two things compound this feeling that work doesn't pay. The first is that for parents, the gap between working households and out-of-work households has shrunk. Back in 2008, in-work parents spent about 80 per cent more than out-of-work parents. Today, that gap is just 50 per cent.

The second kick in the teeth is Britain's approach to taxing families. As I have previously noted, the tax bill for the average worker has actually fallen since the early 1990s. For parents, who tend to earn a little more, increasingly out of necessity, that bill has instead grown. OECD data suggests that British parents in the top half of the income spectrum pay some way above the international average.

This is partly due to our "progressive" system: high earners disproportionately foot the tax bill, compared with rival nations.

But two other features bring an extra sting: the withdrawal of child benefit for earners on £60,000 to £80,000 for a marginal tax rate of 49, 54 or 58 per cent, depending on how many kids you have; and the brutal cliff edge when 30 weekly hours of government-funded childcare are withdrawn if one parent earns a penny over £100,000. A London-based parent with two young children paying for 50 hours of childcare is better off earning £99,000 than £140,000.

Extra hours from a second income used to make families richer. This relationship is now no longer obvious.

Governments have limited control over household spending and have failed miserably to grow the economy, but they can at least control taxation. Smoothing out these tax traps for parents would cost little, and be a signal that it does pay to work – a message that has, in recent decades, been lost.

NEWMAN'S VIEW

Your destination for parenting this summer

Our writers and experts have every age and stage covered, helping you and your family survive and thrive this summer.

EXPERT ADVICE

How to raise resilient children in an age of convenience

It's not my fault if my child won't eat vegetables

RELATABLE VOICES

BEST BOOKS FOR KIDS

How to get your children reading this summer

Visit the Parenting hub for expert advice and personal stories
thetimes.com/parenting

THE TIMES
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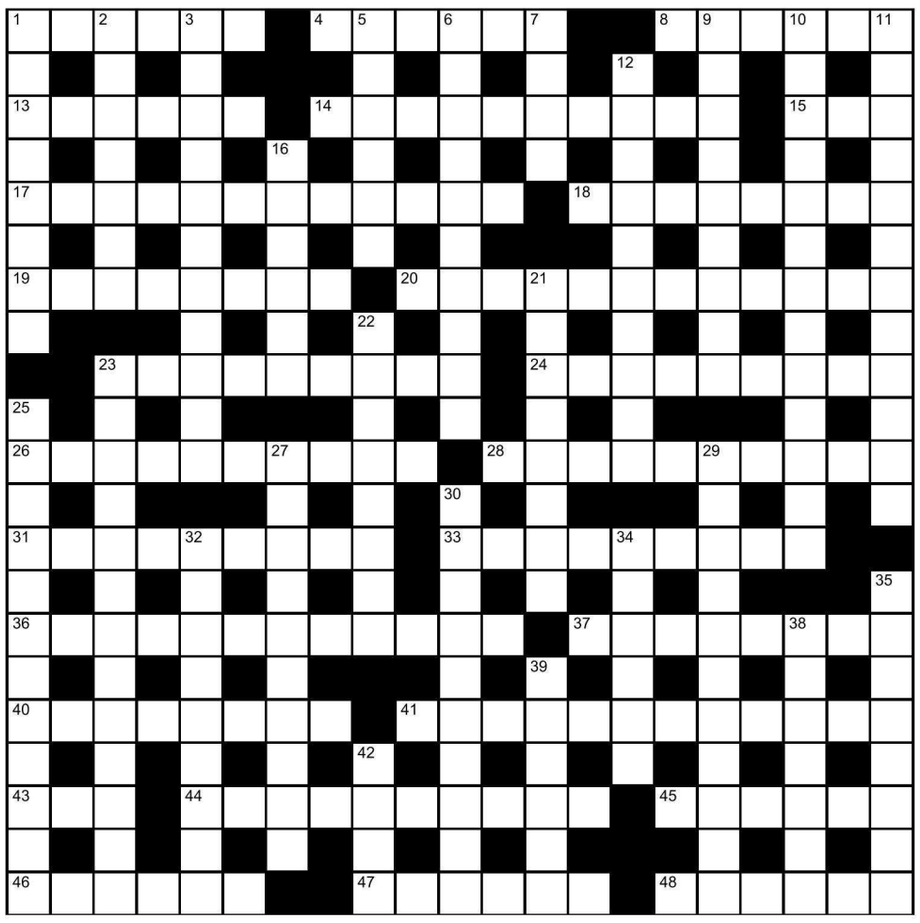
PUZZLES

FEEDBACK Comments about our puzzles can be sent to puzzle.feedback@sunday-times.co.uk or Puzzles Editor, The Sunday Times, 1 London Bridge Street, London SE1 9GF

GENERAL KNOWLEDGE JUMBO CROSSWORD 538

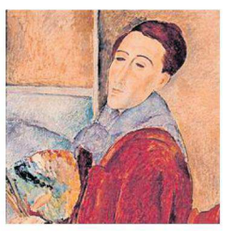


Across

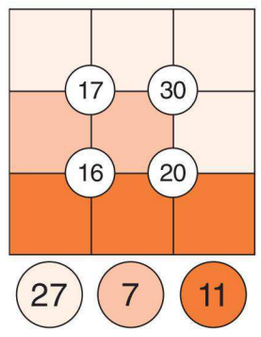
1 Nationality of a person from Timbuktu (6)
4 Original meaning of the South African term "Boer" (6)
8 "The smallest ___ shows there is really no death" (*Song of Myself*, Walt Whitman) (6)
13 Architectural style of Potsdam's Sanssouci Palace (6) (pictured)
14 First narrator of *Thomas the Tank Engine and Friends* (5,5)
15 St Michael's Tower is near the summit of Glastonbury ___ (3)
17 Animal such as Albert II, the first primate in space (6,6)
18 Text excluding a particular letter, eg the 1939 novel *Gadsby* (8)
19 Decade in which IBM's Deep Blue beat Garry Kasparov (8)
20 Venomous North American black and pink lizards (4,8)
23 Ohio university where National Guard soldiers shot students protesting against the Vietnam war in 1970 (4,5)
24 The opposite of dextral (9)
26 The 2012 Olympics volleyball venue was the ___ Exhibition Centre (5,5)
28 Egyptian president assassinated in 1981 (5,5)
31 Cortina d'Ampezzo is in this Italian mountain range (9)
33 Technical term for animals such as Kermit in *The Muppets* (9)
36 Tchaikovsky opera based on a Pushkin novel in verse (6,6)
37 Ambiguous symmetrical ___ are used in Rorschach tests (3-5)
40 José ___ was the youngest of the Three Tenors (8)
41 Actress who played Regan's mother in *The Exorcist* (1973) (5,7)
43 Dolly, the first mammal cloned from an adult somatic cell, was a ___ (3)
44 British army soldiers who are not commissioned officers (5,5)
45 Painting style exemplified by Braque's *Man with a Guitar* (6)
46 "The ___, sober, silent, serious, sad-coloured sect" (Thomas Hood on Quakers) (6)
47 "Even ___ fierce flames the golden lotus can be planted" (Sylvia Plath's epitaph) (6)
48 Greenland ___ have the longest lifespan of any known vertebrate (6)

Down

1 First British woman to win three medals in one Olympic games, in 1964 (4,4)
2 "We need a commander in chief, not a professor of law standing at the ___" (Sarah Palin) (7)
3 "The movie industry is run by ___ in Hollywood" (Jeremy Irons) (11)
5 HR Giger's "xenomorphs" in a film franchise (6)
6 Strongly attracted (10)
7 Flower with varieties such as cabbage and musk (4)
9 Many small toothed whales are called ___ (9)
10 Island group in which the Callanish stone circle is found (5,8)
11 Greek meze made from fish roe (12)
12 US State through which the San Andreas Fault runs (10)
16 Biggest city in Picardy, home of a gothic cathedral which is France's largest cathedral (6)
21 Green liqueur with a high wormwood content (8)
22 Sport whose name derives from "hooked stick" in French (8)
23 German fashion designer who reinvigorated Chanel in the 1980s (4,9)
25 Albus Dumbledore and Mrs McClusky, for example (4,8)
27 Therapists who manipulate muscle and bone (10)
29 Seaside location for most Alan Ayckbourn premieres (11)
30 Italian artist known for elongated forms, who worked mainly in Paris (10) (pictured)
32 French entertainer Monsieur ___ once ate a Cessna 150 aeroplane, over a period of about two years (9)
34 River that runs from the Black Forest to the Black Sea (6)
35 The Fukushima nuclear accident in 2011 was caused by one of these seaborne cataclysms (8)
38 Data point far from the median in a statistical sample (7)
39 Almost all lizards using sound to communicate are ___ (6)
42 Sea creature such as Keiko, the fictional Willy in a 1993 Hollywood film (4)

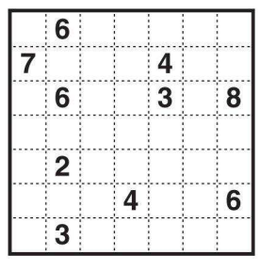


SAKURO



Place the numbers 1 to 9 in the spaces so that the number in each circle is equal to the sum of the four surrounding spaces, and each colour total is correct.

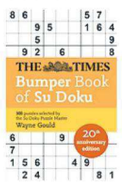
CELL BLOCKS



Divide the grid into square or rectangular blocks, each containing one digit only. Every block must contain the number of cells indicated by the digit inside it.

SUDOKU

Each row, column and 3x3 box must contain digits 1-9. Winner receives The Bumper Book of Sudoku, 20th anniversary edition, and two other Sudoku books.



Closes 23.59 on Saturday. UK & ROI, 18+ only. To enter, complete the Very Hard puzzle and call 0901 292 5275 (UK only) (ROI 1516 303 500), leaving your answer (the numbers in the three shaded squares) and contact details, OR text SUNDAY2, followed by a space, your answer (three numbers) and contact details — eg SUNDAY2 123 John Smith, etc — to 64343 (UK only), OR enter online at thetimes.com/puzzles/sudoku (Times subscription required) OR by post to Very Hard Sudoku, The Sunday Times, PO Box 29, Colchester, Essex, CO2 8GZ. Calls cost £1 (ROI €1.50) plus your telephone company's network access charge. Texts cost £1 plus your mobile network's access charge. Winners will be picked at random from all valid entries. When entering by phone or text, please provide your FULL name and address, as incomplete entries may be charged but not entered. Your information will be used to administer this promotion and otherwise in accordance with our privacy policy at newsprivacy.co.uk. Full Ts&Cs apply.

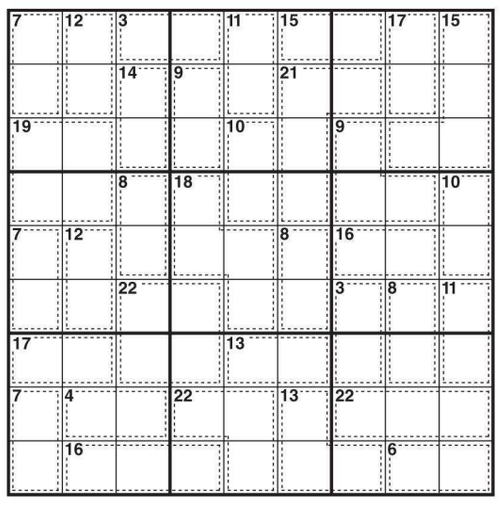
WARM-UP

		1					2	
	8	9						3
7			3			4	8	6
				7	5	3		
6		3			1			
				3	6	1		
9			2			5	7	1
	5	2						4
		6					9	

VERY HARD — PRIZE 1703

		2				6		
	9			1			2	
		7				5		
			1		7			
			6		4			
	7	6				3	9	
		4	2		1	9		
	5		8		3		1	
	2			5			7	

KILLER SUDOKU EASY



Each row, column and 3x3 box must contain the digits 1 to 9. The digits within each group of cells joined by dotted lines must add up to the figure in the top-left-hand corner of each group. Within each dotted-line group, a digit cannot be repeated.

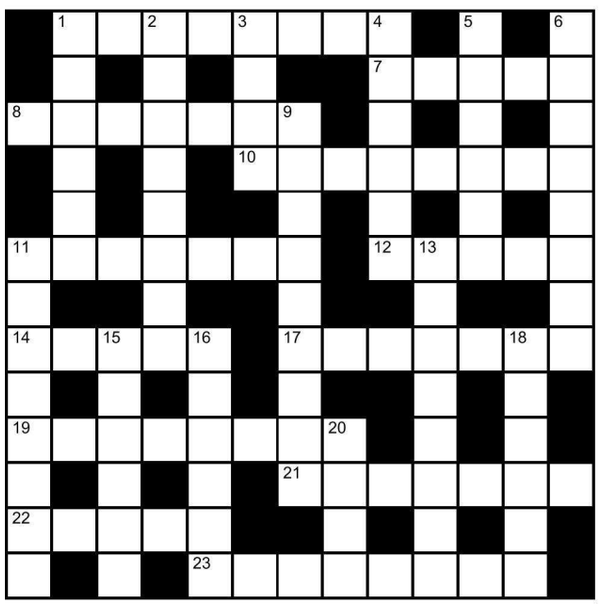
POLYGON

From these letters, make words of four or more letters, always including the central letter. Answers must be in the Concise Oxford Dictionary, excluding capitalised words, plurals, conjugated verbs (past tense etc), adverbs ending in LY, comparatives and superlatives.

How you rate
25 words, average; 34, good; 40, very good; 47, excellent.

STUCK? Call our clue line to get four clues for the Very Hard puzzle on 0901 293 6265 (ROI 1514 515 120). Calls cost £1 (ROI 76c) plus your telephone company's network access charge. For full terms and conditions, visit thetimes.co.uk/ts&cs/sudoku. SP: Spoke, 0333 202 3390 (ROI 0818 205 403) Mon-Fri 9am-5.30pm

CONCISE CROSSWORD 2002



Across

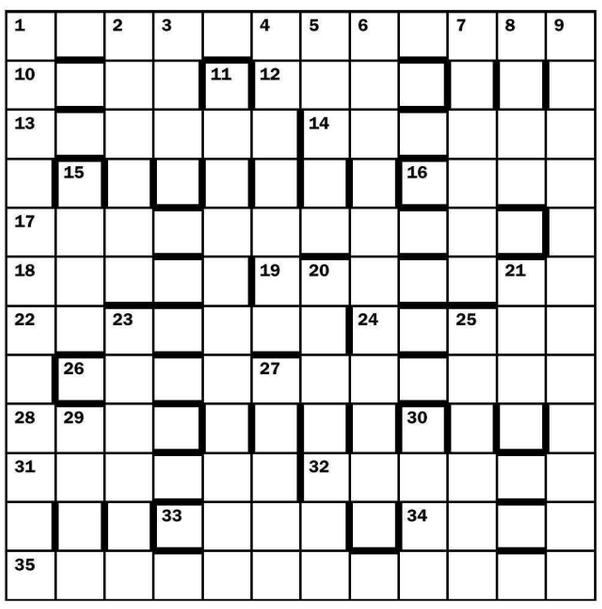
1 Long (8)
7 Architectural style (5)
8 Running (7)
10 Cabbage variety (8)
11 Calmed (7)
12 Fold (5)
14 Start (5)
17 Disgrace (7)
19 Guilty parties (8)
21 Wading bird colony (7)
22 Send-up (5)
23 Predict (8)

Down

1 Progress (6)
2 Guardianship (8)
3 Recess (4)
4 Lump (6)
5 Think up (6)
6 Creative flair (8)
9 Braggart (9)
11 Exhibit (8)
13 Get-out (8)
15 Infrequently (6)
16 Duty (6)
18 Shadowy (6)
20 Desiccated (4)

MEPHISTO 3440

John Grimshaw



NAME .....

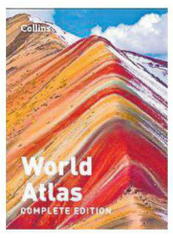
ADDRESS .....

.....

Post your solution to The Sunday Times Mephisto 3440, PO Box 29, Colchester, Essex CO2 8GZ, or email puzzle.entries@sunday-times.co.uk

The first correct solution picked at random after next Saturday wins Collins World Atlas: Complete Edition, worth £30.The next four will receive £20 Waterstones gift vouchers. Open to 18+ UK & ROI residents only.

The Chambers Dictionary 13th edition is the primary reference. Readers ay email comments or queries to puzzle.feedback@sunday-times.co.uk



Across

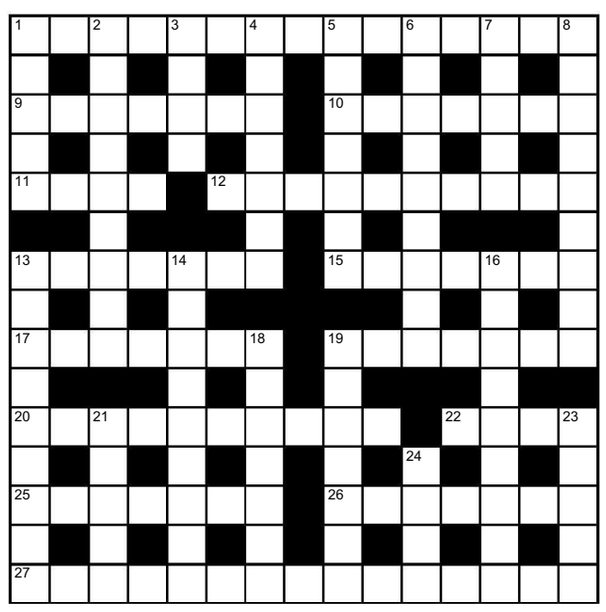
1 Writer with style on Shergar topic (12)
10 A fish jelly containing seaweed (4)
12 Heraldic border regularly shown in low-relief (4)
13 Swimming snake, second only to anaconda by tons (6)
14 Boat for three effectively managed? (6)
16 Important person accepting new bribe (4)
17 Parrot's the one local Brazilian gift for visitors? (11)
18 Put one's faith in concrete (5)
19 Teetotal time involving one going on the wagon? (7)
22 What help to see trainee trained (7)
24 Hammer round head of castle nut (5)
26 Overproduce very good cheese? That got pared back (11)
28 Expert who rings unknown glacial stage (4)
31 What writer did one day in ignorance? (6)
32 Bread placed around one person's plate initially? (6)
33 Old dear left before the day's end (4)
34 Bully calls for attention audibly (4)
35 Reactionary told about Republican grandma welcoming English returning (12)

Down

1 Perhaps donnish slang I found in a ruffian lacking finish (12)
2 Indian peasant, hilarious person reportedly (6)
3 Near the mouth of river Alabama (4)
4 Domed hall over entry at number 23 needs rebuilding (7)
5 Sharp edge taking height from comic boater? (5)
6 Sole programme recording discontinued (11, two words)
7 Tribal leader backed a mostly dull person (6)
8 Primarily scale, climb, archaic now (4)
9 Fishing boat character around northeast is following smack (12)
11 Number joining United is making this irrelevant (11)
15 What's regularly seen in summer, English duck (4)
20 Right supporting umpire who says no (7)
21 Bit of raga, this (4)
23 Frozen landscape, one difficult to crack up – hard going (6)
25 Charles meeting friend in a near-to-hand joint (6)
27 Always rounding one up, as rustlers did once over the border (5)
29 Losing skin in tanning unit – cause to stop going (4)
30 Measure sound from European fighter aircraft (4)

CROSSWORD 5227

David McLean



NAME .....

ADDRESS .....

.....

Across

1 A posh roll? (8,7)
9 Cold rage coming after large mistake (7)
10 Swing that's rusted at front's more unstable (7)
11 Worrying situation if wife leaves for month in spring (4)
12 Choppers manufactured as the fleet needs transportation (5,5)
13 Ultimately corrupt motive for crime (7)
15 One illuminating bit of report Network 10 screens (7)
17 Greek character in record store close to town (7)
19 Cloth suits one found in British haberdashers? (7)
20 Don't use rod criminal grasped (10)
22 Heroin is rubbish (4)
25 Most unproductive field next to den (7)
26 Fellow leaving social event affected charm (7)
27 Distribute poor grass in cold city abroad (8,7)

Down

1 Ties up footwear first son swapped with daughter (5)
2 Rascals touring church half-cut left in cuffs (9)
3 Advantage of leaving the lid off of jam (4)
4 Coach drinks beers regularly in ground (7)
5 Shady type in jumper individual cut short (7)
6 Conservative involved in passing soldiers amphetamines? (9)
7 A wicked back on the ball (5)
8 Has opener ruined cans? (9)
13 US and Chile put out after British invasion! (3,6)
14 Royals are toppled in revolutionary period (5,4)
16 Cycles taken out of housing development (9)
18 Books an allegedly violent youth after Norway scored? (7)
19 Shoes villain gets in black (small-sized) (7)
21 Speak slowly and at length and inspire learner (5)
23 Sorts issue after drinking last of gin (5)
24 Mark essays carefully, but just one section (4)

TETONOR MODERATE

260	45	16	350
39	134	60	42
57	69	432	23
320	48	36	500

2	3			10	10			20		25	26			67

Each number in the main grid can be formed by adding or multiplying a pair of numbers in the strip below the grid. Each pair of numbers should be used twice: once as part of an addition and once as part of a multiplication. For example, a 10 and 24 in the main grid may be solved by the sums, 4 + 6 and 4 x 6, respectively. Enter each sum in the boxes below its answer. Any blanks in the strip must be deduced, bearing in mind the numbers are listed in ascending order.

CODEWORD

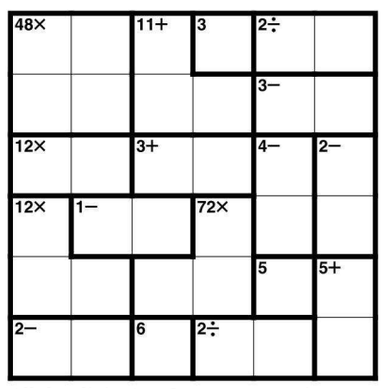
24	20	19	9	16		6		13	9	8	2	12
16		18		9	25	2	5	10		19		9
10	21	16	2	1		11		18	2	15	24	7
10		15		22	2 O	7	6	19		22		2
26	2	1	10		12		15		16	10	12 R	18
	19		3	12	15	23	23	1	10		10	
24	16	9	12		3		23		6	15	1	1
	26		10	26	9	13	9	13	10		15	
24	2	2	16		13		23		10	16	22	17
14		6		26	15	23	23	7		17		15
2	24	15	10	12		10		9	5	10	12	16
12		19		9	15	12	10	12		4		22
26	10	13	2	25		2		26	15	16	22	17

A B C D E F G H I J K L M N O P Q R S T U V W X Y Z

1	2 O	3	4	5	6	7	8	9	10	11	12 R	13
14	15	16	17	18	19	20	21	22	23	24	25	26

In the grid, each number represents a letter of the alphabet – all 26 letters are used. Use the initial clues in the code table to work out the rest of the code.
STUCK? To get four random extra letter clues, call 0901 293 6266 (ROI 1514 415128) or text STCLUE to 64343 (UK only). Calls cost £1 (ROI 75c) plus your telephone company's network access charge. Texts cost £1 plus your standard network charge. SP: Spoke, 0333 202 3390 (ROI 0818 205 403) (Mon-Fri 9am-5.30pm).

KENKEN



All the digits 1 to 6 must appear in every row and column. In each thick-line "block", the target number in the top left-hand corner is calculated from the digits in all the cells in the block, using the operation indicated by the symbol.

The first correct solution opened after next Saturday wins a collection of reference books — The Times Reference Atlas of the World, Collins English Dictionary & Thesaurus, and Bradford's Crossword Solver's Dictionary, published by HarperCollins. Three runners-up win the Collins English Dictionary & Thesaurus. Post solutions to: The Sunday Times Crossword 5227, PO Box 29, Colchester, Essex , CO2 8GZ, or email: puzzle.entries@sunday-times.co.uk. Open to 18+ UK & ROI residents only.

CLUE WRITING CONTEST 2136: TOWER OF LONDON

You are invited to write a clue for the word above, in our cryptic crossword style. The best entry selected after next Saturday wins a £25 Waterstones voucher. Email your entry to puzzle.entries@sunday-times.co.uk.

Winner 2134: Elizabeth Manning, Malvern, Worcestershire
Stethoscope: Doctor starts to examine OAP's chest and opts for this

For a full report, visit thesundaytimes.co.uk/cluewriting

COMMENT

Jeremy Clarkson

Is it barking to ask benefit claimants to be as grateful as my dogs?

As I'm sure you've heard, there are now more than a million young people in this country who are not working. They're not even looking for work. They're just sitting at home all day, gormlessly watching shortform nonsense on their massive vulgarsonic televisions.

And what makes this especially dispiriting is that if they've got ants in their pants, or ADHD as it's now called, or some other head-based issue with an acronym, the state will give them up to £194 a week. Which is £100 more than they'd get if they got off their arses and did some kind of part-time work in the local shop.

To pay for this largesse, and all the other benefits that are available these days, Rachel Reeves put taxes up in her first budget to their highest level ever. She said at the time this massive £40 billion raid would be a one-time hit and that we could rest assured she wouldn't be back for more. But a year later, she helped herself to another £26 billion. And now the Labourites are making noises about social care. Which means yet more multibillion-pound tax rises are on the horizon.

Naturally, this is causing those who do work to feel a bit miffed*. They get up in the morning and, having put in a ten-hour shift, feel resentful that a quarter of their pay is taken away by the state and given to their next-door neighbour, who's spent all day watching Ladies Who Lunch Below Deck in Cheshire.

So what's to be done? Well there's no point writing letters and moaning, because so long as the Labourites are in power, the benefits bill is only going one way. The Yazz way. Sir Starmer tried to cut it back a bit but was forced into one of his many U-turns by backbenchers who firmly believe that it's every person's right to get money for not working. And that this money should be taken in taxes from those who are pretty, or clever, or lucky. They were even talking last week about taxing people who are dead.

Jeremy Clarkson says his dogs are the ultimate benefit scroungers

All of which brings us on to Andy Burnham. He's in the hot seat now and plainly, he's decided to adopt a reasonable approach. He's been making approximately 15,000 TikTok videos every day, saying that he likes footy and a pint and that he's from the north so that when the tax rises come, we all nod and say, "You seem to be a decent fellow so that's fine by us".

Well, on that front, I have a suggestion for him. I share my house with three dogs and my God, they're a lot of work. Even if I have the worst hangover in the world, I have to haul myself out of bed in the morning to feed them, and even if I'm knackered after a hard day at work, I have to take them for an evening walk. On top of this, I am expected to shell out thousands of pounds in vet bills every time they are ill, and if they have a night-time back bottom accident, I am also expected to put on a pair of rubber gloves and deal with it.

They are the uber benefits scroungers, and there's more. Sometimes, I have to dispatch a partially mauled muntjac that one of them has proudly brought into the kitchen. And then, every single night, after it goes dark, they let themselves out of the house, which they can do because while they can't feed themselves, they can operate door handles, and bark endlessly at absolutely nothing at all.

And what do I get in return for all this noise, shit, blood and expense? Gratitude. That's what. And tons of it. They are genuinely pleased to see me every morning and to demonstrate that, they jump up and down, wag their tails and run round in little circles. And if I throw a ball for them or take them to the lake so they can have a swim, they are palpably grateful. You can see it in their eyes.

Which is what gave me my big idea. At present, people who work hard, feed, clothe and entertain those who won't work at all. And what do we get in return? Nothing.

So how's this for a plan? Burnham appeases his back benches by saying that taxes will rise to pay for those who are incapacitated by some kind of issue with neurodivergence. And then he appeases us by insisting we get something in return. Which is a thank you letter.

It's very simple. Every week, when the benefits are paid, the recipient is given the email address of a randomly selected person who is getting up and going to work every day. And they are told that unless a proper and genuine email is sent, thanking the working person for their generosity, the benefits will stop. And I'm not talking about a cursory "thanks mate". I want fulsomeness. I want to hear what they've done with the £194 I gave them that week. And I want effusiveness as well. I want to feel their gratitude. "It is SO kind of you to go to work every day so that I don't have to. Thanks to you I was able to buy an even bigger television this week."

> **Make them write thank-you notes to those of us who get up and go to work**

This way, the communists in the Labour Party would be happy because the benefits are still being paid. And the taxpayer will feel a bit better too because they're at least being thanked.

There might be another benefit as well. When I was forced to write thank you letters to my aunts and uncles for the presents they'd given me at Christmas, I did used to think that the misery of the enforced letter writing outweighed the joy I'd got from the (usually awful) presents. On that basis, some of the young benefits people might decide, while being forced to effusively thank someone for the cash they received that week, that they don't have a head-based neurodivergence issue after all and that they'd rather get a job.

**Not Gary Lineker, obviously*

TEASER 3332

Colin Vout

As Easy As One, Two, Three

telladom shoodlat quoz veedku quoz means 87. rimjy veedku rimjy ump telladom means 50.

Counting is quite easy in this traditional dialect. Words mean different positive whole numbers called "minor" or "major". All minors have lower values than all majors. In the counting name for a number, two minors never occur in succession, and the majors occur in order of strictly decreasing value (so majors cannot be repeated). A minor followed by a major means the product of those two values (although 1 is never used as a minor here). The value of the whole expression is the sum of all products and all the other individual values. So an English-ish example, with all "majors" underlined, would be "thousand six ten six" for 1066.

What are the values of quoz, rimjy, shoodlat, telladom, ump, veedku (in that order)?

Send your solution to: The Sunday Times Teaser 3332, PO Box 29, Colchester, Essex CO2 8GZ or email puzzle.entries@sunday-times.co.uk. The first two correct solutions opened after next Saturday each win a £20 Waterstones voucher. Open to 18+ UK & ROI residents only.

CHESS

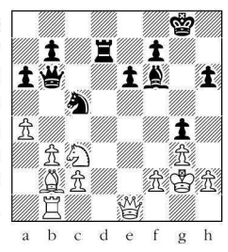
David Howell

The British Championships begin this weekend at Warwick University, with the country's leading names in action. Yet the most eagerly watched player will be just 11 years old.

Bodhana Sivanandan arrives fresh from a historic performance in France. She defeated Marc'Andria Maurizzi, the reigning French champion, before earning her first International Master norm. In doing so, she became the youngest girl ever to achieve the feat, surpassing Judit Polgar's record.

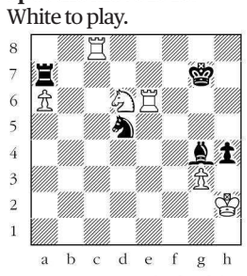
Comparisons with the legendary Polgar should not be made lightly, but Bodhana's progress is extraordinary. Already Britain's top female player, she is a generational talent. The future looks bright.

White: Bodhana Sivanandan
Black: Marc'Andria Maurizzi
Dole Open, Aix-en-Provence 2026
Sicilian Defence
1 e4 c5 2 Nf3 e6 3 g3 Nc6 4 Bg2 Nf6 5 Nc3 d6 6 d4 cxd4 7 Nxd4 Bd7 8 0-0 Be7 9 Re1 0-0 10 Nxc6 Bxc6 11 Be3 a6 12 a4 Rc8 13 Qe2 Qa5 14 Red1 Rfd8 15 Bd4 h6 16 e5 dxe5 17 Bxe5 Bxg2 18 Kxg2 Qb4 19 Rxd8+ Rxd8 20 Rb1 Nd7 21 Bf4 Nc5 22 Qf3 Rd7 23 b3 g5 24 Bc1 g4 25 Qe3 Bg5 26 Qe1 Bf6 27 Bb2 Qb6? A blunder, though the refutation is far from obvious. 27...Bd4 would have maintained a small edge for Black.



Bodhana has a polished style, generally favouring endgames or simplified positions. Her tactical vision is sharp too. **28 b4!** The black knight is trapped. **28...Qxb4 29 Nd5!** A discovered attack with a zwischenzug twist. Out of nowhere, Black's position falls apart. **29...Qxb2** 29...Qxe1 30 Nxf6+ Kf8 31 Nxd7+ Nxd7 32 Rxe1 leaves White a rook up. **30 Rxb2 Bxb2 31 Nb6 Rc7 32 Qb4** Now a double attack. **32...Bg7 33 Qxg4 Nd7 34 Nc4 Nf6 35 Qe2 Nd5 36 Nd6 Rd7 37 Ne4 Nc3 38 Nxc3 Bxc3 39 Qc4 Black resigns** White threatens both 40 Qxc3 and 40 Qc8+.

Spot the Move 1543:
White to play.



Kantor-Nepomniachtchi, Aix-en-Provence 2026. White has extra material, but his rooks are skewered. What is the only move that keeps a winning advantage?

Send your solution (first move only), to Sunday Times Spot the Move 1543, The Sunday Times, PO Box 29, Colchester, Essex CO2 8GZ, or email to puzzle.entries@sunday-times.co.uk. The first correct answer drawn after next Saturday wins a £20 Waterstones voucher. Open to 18+ UK & ROI residents only.

BRIDGE

Sally Brock

This was an interesting board from our match against Scotland in the Lady Milne Trophy.

NS vulnerable, Dealer South

	♠ Q J 9 8 5 ♥ A 10 9 4 ♦ 7 4 ♣ J 3	
♠ K 6 4 3 2 ♥ Q 7 6 2 ♦ Q 10 ♣ 7 2	N W E S	♠ A ♥ K 5 3 ♦ K 9 6 5 3 ♣ 10 9 6 4
	♠ 10 7 ♥ J 8 ♦ A J 8 2 ♣ A K Q 8 5	

The young English pair, Dido Coley and Lily Kearney, bid rather too aggressively at one table:

West	North	East	South
			1NT
2♣*	Dble	2♥	Dble
All Pass			

West's two clubs showed both majors, and was a little fruity, even at the favourable vulnerability. South's double was for take-out and North was happy to pass for penalties. After a top club lead, South switched to a spade. Trying to scramble as many tricks as possible, declarer played a diamond to the queen and a low diamond back. South won and played a second spade, ruffed by declarer, who then ruffed a diamond, overruffed by North.

After a bit of cross-ruffing by North-South, declarer ended up three down. So the question was whether Nevena Senior could make her game in the other room. The bidding was:

West	North	East	South
			1NT
Pass	2♥	Pass	2♠
Pass	3♥	Pass	3NT
All Pass			

West led the two of hearts to East's king, declarer unblocking the jack. East switched to a diamond, ducked by declarer, to West's ten, and the queen of diamonds was returned which declarer won. With the ace of spades singleton, and the red suits as they were declarer could have succeeded easily enough by playing a spade. But she did not know that and thought her best chance was to run her clubs and hope to read the ending. On the clubs West and dummy discarded three spades, while East threw a diamond. Now declarer took a heart finesse, cashed the ace of hearts and exited with a spade. East had to win and play the king of diamonds and another diamond to give declarer her ninth trick.

This week's problem

	♠ 10 8 6 ♥ A K J ♦ Q 6 ♣ Q J 10 5 4	
♠ Q 9 7 4 2 ♥ 5 3 ♦ K J 9 8 ♣ K 7	N W E S	

Your opponents bid 1NT – 3NT and you lead the four of spades.

South wins with the jack, plays a heart to dummy and runs the queen of clubs to your king. Now what?

Solution next week.

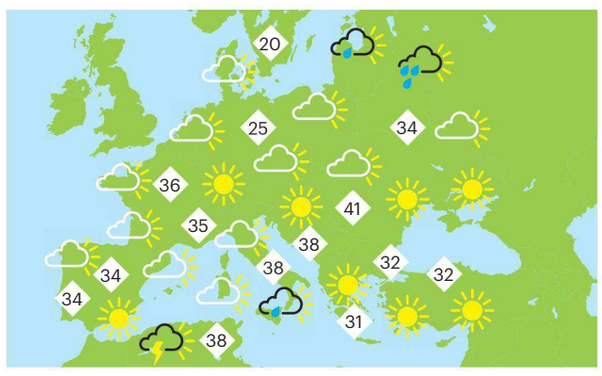
WEATHER

AROUND THE WORLD

Amsterdam	28C	f	London	29C	f
Athens	31	s	Los Angeles	36	s
Auckland	13	s	Madrid	38	f
Bangkok	32	f	Mexico City	26	th
Barcelona	32	s	Miami	32	th
Beijing	36	th	Moscow	30	f
Belgrade	38	s	Nairobi	22	sh
Berlin	25	f	New Delhi	38	th
Bogota	17	sh	New Orleans	36	th
Boston	29	f	New York	29	sh
Brussels	33	f	Oslo	21	f
Budapest	38	sh	Panama	30	th
Buenos Aires	16	f	Paris	35	f
Cairo	40	s	Prague	28	f
Calgary	24	f	Rio de Janeiro	27	s
Cape Town	23	f	Rome	38	f
Caracas	29	th	San Francisco	18	f
Casablanca	33	s	Santiago	13	sh
Chicago	24	sh	Seoul	35	f
Dubai	40	f	Seychelles	26	sh
Dublin	19	sh	Singapore	30	th
Geneva	35	s	Stockholm	22	f
Gibraltar	35	s	Sydney	18	s
Guatemala	28	sh	Tel Aviv	32	s
Helsinki	22	f	Tenerife	31	s
Hong Kong	26	th	Tokyo	34	th
Istanbul	28	s	Toronto	20	sh
Jersey	25	f	Trinidad	32	th
Johannesburg	18	s	Tunis	40	s
La Paz	13	sh	Venice	36	s
Lagos	26	r	Vienna	32	f
Lima	21	f	Warsaw	25	f
Lisbon	28	f	Washington DC	30	sh

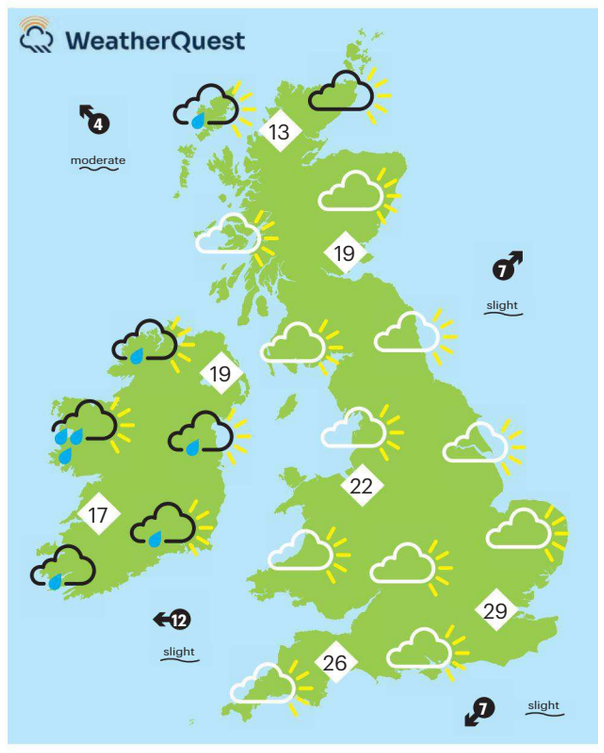
Key c=cloud, dr=drizzle, ds=dust storm, f=fair, fg=fog, g=gales, h=hail, m=mist, r=rain, sh=showers, sl=sleet, sn=snow, s=sun, th=thunder, w=windy

EUROPE



- A dry and hot day with plenty of sunshine across Portugal, Spain, France, Greece, Turkey, the Balkans, Slovenia, Croatia, Hungary, Ukraine, Moldova, Germany and the Low Countries
- Sunny spells and the risk of a few showers or thunderstorms over Italy, the Pyrenees, the Alps, Slovakia, southern Poland and the Czech Republic
- The risk of a few spots of rain from thicker cloud in the Baltic states and northern Poland at first, otherwise it will be a dry day with sunny spells and areas of cloud
- Sunny spells and scattered showers in Finland, Norway and northern Sweden, but drier over Denmark and southern Sweden

TODAY'S WEATHER



UK and Ireland forecast
Dry and warm or hot with sunny spells over England, Wales and the south of Scotland. Some dry and sunny spells at first over Ireland, otherwise cloud and rain will spread eastwards, most persistent in the west. Sunny spells and a few isolated showers in northern Scotland. Light and variable winds over most of the British Isles, but moderate easterly winds in eastern areas during the afternoon

REGIONAL FORECASTS

London, SE England
Dry, sunny and hot. Light to moderate easterly winds. Max 30C. Tonight, mainly clear skies. Min 15C

Midlands, E England
Dry with sunny spells. Light to moderate easterly winds. Max 29C. Tonight, clear spells. Min 14C

Channel Is, SW and Cent S England, S Wales
Dry with warm spells of sunshine. Light and variable winds. Max 28C. Tonight, clear spells. Min 10C

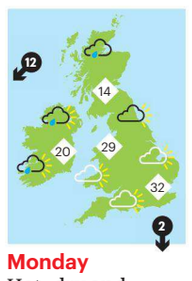
N Wales, NW England, Isle of Man
Dry with sunny spells at first but cloud increasing later. Light and variable winds. Max 24C. Tonight, a few showers. Min 10C

Cent N and NE England
Sunny spells and staying dry, but cloud increasing. Light and variable winds. Max 25C. Tonight, a few showers. Min 11C

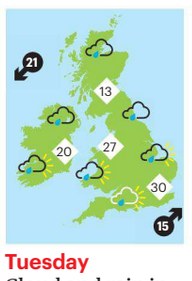
Scotland
A few showers in the north, otherwise dry. Mainly light and variable winds. Max 19C. Tonight, a few showers. Min 6C

N Ireland, Republic of Ireland
Rather cloudy with rain spreading eastwards. Mainly light and variable winds. Max 20C. Tonight, showery rain. Min 9C

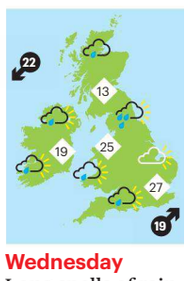
THE WEEK AHEAD



Monday
Hot, dry and sunny in the south but rain in the north. Max 32C

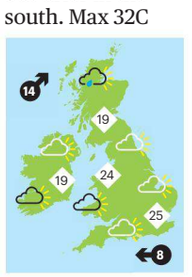


Tuesday
Cloud and rain in the north and west but drier in the south. Max 32C

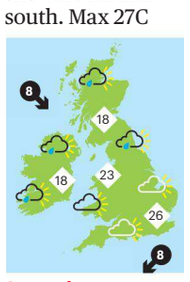


Wednesday
Long spells of rain in the north, but showers further south. Max 27C

Thursday
Warm, dry and sunny in the south but showers in the north. Max 26C



Friday
Mainly dry and sunny but a few showers in the north. Max 25C

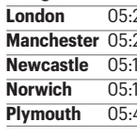


Saturday
Warm spells of sunshine but also the risk of showers. Max 26C

SUN, STREET LIGHTS & MOON

	Sun rises	Sun sets/ lights on	Lights off	Moon rises	Moon sets
Aberdeen	05:08	21:20	05:10	22:04	11:18(Mon)
Belfast	05:36	21:23	05:38	22:21	11:31(Mon)
Birmingham	05:29	20:58	05:30	22:06	11:11(Mon)
Bristol	05:36	20:57	05:37	22:09	11:13(Mon)
Cardiff	05:38	20:59	05:39	22:12	11:16(Mon)
Cork	05:57	21:22	05:59	22:33	11:38(Mon)
Dublin	05:43	21:19	05:45	22:23	11:31(Mon)
Glasgow	05:24	21:22	05:25	22:14	11:26(Mon)
London	05:26	20:47	05:27	21:59	11:03(Mon)
Manchester	05:26	21:03	05:28	22:07	11:14(Mon)
Newcastle	05:17	21:07	05:19	22:04	11:13(Mon)
Norwich	05:16	20:46	05:17	21:53	10:58(Mon)
Plymouth	05:46	20:59	05:47	22:16	11:19(Mon)

NIGHT SKY



Venus, brilliant, stands very low in the W at sunset tonight and sets itself about 75 minutes later. By midnight, the summer **Triangle**, formed by the bright stars **Vega, Deneb** and **Altair**, stands high on the meridian. The **Moon** is low in the ESE, 14° above-right of **Saturn**. Catch the Moon directly above Saturn tomorrow night and above **Mars** next Sunday morning. *Alan Pickup*

LAST WEEK'S SOLUTIONS

SUDOKU WARM-UP

1	6	4	7	5	3	8	9	2
9	3	2	8	6	1	5	4	7
8	5	7	4	9	2	6	1	3
6	4	5	1	3	7	9	2	8
7	9	8	5	2	6	1	3	4
2	1	3	9	4	8	7	5	6
4	8	6	3	1	9	2	7	5
3	7	1	2	8	5	4	6	9
5	2	9	6	7	4	3	8	1

CODEWORD

E	F	F	A	C	E	■	S	U	L	T	R	Y		
O	■	B	■	X	■	I	■	I	■	U	■	■		
A	R	E	A	■	C	E	R	E	M	O	N	Y		
G	■	L	■	E	■	■	■	I	■	D	■	■		
J	O	Y	O	U	S	■	H	O	T	P	O	T		
■	■	N	■	S	■	A	■	■	■	W	■	■		
A	C	H	E	■	I	M	P	■	■	M	I	N	K	
■	O	■	■	V	■	H	■	I	■	■	■	■		
E	N	Z	Y	M	E	■	A	B	D	U	C	T		
■	Q	■	O	■	■	Z	■	R	■	O	■	■		
S	U	B	U	R	B	I	A	■	I	S	L	E		
■	E	■	N	■	U	■	R	■	F	■	I	■		
B	R	I	G	H	T	■	D	E	F	E	C	T		

SUDOKU 1702

4	9	6	5	7	1	3	2	8
3	1	5	2	8	4	6	9	7
2	7	8	6	3	9	5	1	4
7	8	2	9	5	6	1	4	3
9	6	1	4	2	3	8	7	5
5	3	4	7	1	8	9	6	2
6	2	9	3	4	5	7	8	1
8	4	3	1	9	7	2	5	6
1	5	7	8	6	2	4	3	9

KENKEN

6× 1	15+ 4	3− 2	5	1− 3	3÷ 6
3	5	5− 1	6	4	2
2	6	12× 4	3	1	4− 5
2− 5	3	6	36× 6	11+ 4	2	1
7+ 6	1	3	2	5	1− 4
2÷ 4	2	4− 5	1	6	3

KILLER SUDOKU

5	9	2	7	8	4	1	6	3
8	4	6	1	3	2	7	5	9
1	7	3	6	5	9	2	4	8
6	2	8	4	9	7	5	3	1
3	5	4	8	1	6	9	7	2
9	1	7	3	2	5	4	8	6
4	3	9	2	7	8	6	1	5
7	8	5	9	6	1	3	2	4
2	6	1	5	4	3	8	9	7

TETONOR

94	42	210	84
93 + 1	12 + 30	21 x 10	80 + 4
31	320	35	234
21 + 10	4 x 80	9 + 26	9 x 26
360	30	270	93
30 x 12	12 + 18	10 x 27	1 x 93
37	216	49	138
27 + 10	12 x 18	3 + 46	3 x 46

GENERAL KNOWLEDGE JUMBO CROSSWORD 537

Across: 1 Assists, **5** Caliph, **8** Vacuum, **13** Glutamate, **14** Tonsillitis, **15** Arthur Dent, **16** Aguecheek, **19** Nematode, **20** London Bridge, **23** Vicki Michelle, **25** Bassist, **27** Tongue Tied, **28** JD Salinger, **29** Breccia, **30** Cocker spaniel, **32** Etaoin shrdlu, **34** Eligible, **37** Infinitum, **38** Millefiori, **40** Don Giovanni, **42** Prayer mat, **43** Acorns, **44** Celery, **45** Dragnet
Down: 1 Argo, **2** Stuart Maconie, **3** Spaghetti Junction, **4** Sparred, **5** Crenel, **6** Let It Roll, **7** Pins and needles, **9** Awl, **10** Uptrend, **11** Musik, **12** Tijuana Brass, **17** Christina Aguilera, **18** Inevitable, **21** Enthralled, **22** Three-card monte, **24** Intransitive, **26** Ingrid Bergman, **31** Columbine, **33** Alfonso, **35** Leeward, **36** Floppy, **37** India, **39** At it, **41** Ion

MEPHISTO 3439

Across: 1 Mislucks, **7** Paan, **10** Uxorially, **11** Larns, **13** Snail, **14** Klatsch, **16** Rife, **17** Chinampa, **18** False pearl, **20** Uninuclear, **22** Niggards, **24** Leve, **26** Erepsin, **28** Binca, **29** Loess, **30** Onion-skin, **31** Ages, **32** Tweedles
Down: 1 Milk round, **2** Italianising, **3** Straff, **4** Lunt, **5** Coach screw, **6** Sist, **7** Pangaea, **8** Alarm, **9** À l'improviste, **12** Shieldrake, **15** Valdenses, **19** Angicos, **21** Reseal, **23** Genie, **25** Bant, **27** Pond

CROSSWORD 5226

Across: 1 Cheeky, **5** Sit tight, **9** Free spirit, **10** Silk, **11** Hootch, **13** No longer, **14** Treasure Island, **16** Conversational, **18** Bacteria, **20** Ration, **21** Sign, **22** Eliminated, **24** Immortal, **25** Preens
Down: 2 Harbour, **3** Eyestrain, **4** Yap, **5** Springer spaniel, **6** Totalisator, **7** Ibsen, **8** Halberd, **12** House arrest, **15** About-face, **16** Cranium, **17** Apogean, **19** Tango, **23** Imp

SPOT THE MOVE 1542

1...Qxf2! wins. For example: 2 Qe1 (2 Rxf2 Rd1+) 2...Ng3+ 3 hxg3 Rh5 mate

TEASER 3331

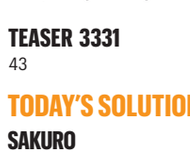
43

CONCISE CROSSWORD 2001

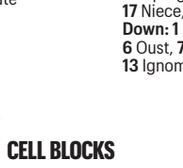
Across: 1 Mechanic, **5** Loaf, **9** Southend-on-Sea, **10** Sprog, **11** Ate up, **12** Ovine, **14** Clyde, **16** Sinew, **17** Niece, **19** Incriminating, **21** Side, **22** Amethyst
Down: 1 Musical chairs, **2** Courtesy, **3** Ash, **4** Ignore, **6** Oust, **7** Featherweight, **8** Mongoose, **10** Splendid, **13** Ignominy, **15** Tedium, **18** Iced, **20** Apt

TODAY'S SOLUTIONS

SAKURO



CELL BLOCKS



POLYGON

anew, arrow, barrow, bawn, bower, **brainpower**, braw, brawn, brew, brow, brown, brownie, enwrap, ironware, narrow, owner, pawn, power, prawn, prow, rainbow, rewrap, rowan, rowen, rower, wain, wane, ware, warn, warner, warp, warper, warren, wean, weapon, wear, webinar, weir, wine, wino, wipe, wiper, wire, wirer, worn, wrap, wren

Winners Crossword 5225 D Branchflower, Storrington, West Sussex, G Graham, London SW14, S Kershaw, London NW7, S Rowlands, Pontllanfraith, Caerphilly **Mephisto 3438** R Adams, Bournemouth, Dorset, T Burford-Reade, Harrow, Greater London, I Clark, Luton, Bedfordshire, T Flack, Ashwellthorpe, Norfolk, J Pardey, Teversham, Cambridgeshire **Teaser 3330** P Brazier-Smith, Bourton, Dorset, S Ingham, Cardiff **Chess 1541** G Anthony, Forest Row, East Sussex **Sudoku 1701** C Hailstone, Warminster, Wiltshire

REACH FOR THE CROWN

THE OYSTER PERPETUAL

Lunn's

QUEEN'S ARCADE BELFAST
VICTORIA SQUARE BELFAST
LUNNS.COM

ROLEX

WATCH FEATURED SUBJECT TO STOCK AVAILABILITY

SPORT

SPORTS NEWSPAPER OF THE YEAR

CLAUDIO THOMA/EPA/SHUTTERSTOCK

Infantino is likely to be asked to resign at an emergency Fifa council meeting and is scrambling to establish support

On borrowed time

● No confidence in Infantino, declares Uefa

● Support collapsing after sell-off plan fails

● Americans want Fifa leadership 'reckoning'

Martyn Ziegler Chief Sports Reporter

Gianni Infantino's opponents will step up efforts to force the Fifa president to resign after Uefa and the FA condemned his collapsed attempt to sell off a stake in the World Cup to private investors as a "shabby, back-room, opaque deal".

Infantino, 56, could have made tens of millions of pounds from the "Fifa Forward Enterprise" scheme (FFE) and is trying desperately to cling on to power, but his support is flooding away, sources have said.

After the collapse of his plan on Friday, the FA and Uefa, European football's governing body, said that they had lost confidence in Infantino. In a stinging statement, which the English FA said it supported, Uefa described the scheme as a "shabby, back-room, opaque deal he [Infantino] hatched and tried to force through". It added: "The current Fifa leadership has not only lost Uefa's confidence but also that of many other members of the football family."

Concacaf, which governs the north and central American associations, plus the Caribbean, called for a "comprehensive reckoning" with Infantino's presidency. "A proposal of this magnitude does not reach that stage by accident," Concacaf said in a statement. "It is a symptom of leadership that has stopped putting football first. This recent unilateral and egregious act of poor governance and leadership follows a pattern of missteps and similar behaviour."

Uefa led the way in opposing the plan with its 55 members, including the FA, agreeing on Thursday to boycott all Fifa competitions. "We cannot keep going on like this with secret schemes on fast-track timescales, cooked up by faceless individuals and of dubious benefit to the game," it said yesterday. "We must identify those responsible and hold them to account. This is a victory for the whole game. But it must not be the end of the story. The proposal has gone. The task of rebuilding trust in Fifa has only just begun."

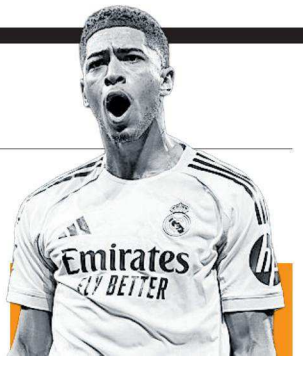
A spokeswoman for the FA said: "We fully support Uefa's position. It is time for a full and robust review of Fifa's leadership and governance to ensure that the global game is run transparently, for the benefit of all 211 member nations and with the long-term stewardship of football at its heart."

Infantino is likely to face an emergency Fifa council meeting in which he will be asked to resign, and if he refuses then a single candidate with the backing of all of his opponents would be put up to challenge him in next year's election. Infantino's allies are said to be targeting individual associations to try to gather a base of support.

Another possibility is that 43 of Fifa's 211 members call an emergency congress and stage a vote of no confidence. Potential challengers include the Concacaf president Victor Montagliani, the Asian football president Sheikh Salman and the Paris Saint-Germain president Nasser Al Khelaifi. There may also be support for a less high-profile candidate who has support from across the various continents. One senior football source

CONTINUED ON PAGE 3

Inside



• Jude meets José
How will Bellingham gel with new Real manager Mourinho?
pages 6-7

• Tom Pidcock
British cyclist opens up to David Walsh about his future
pages 8-9

• Mike Brearley
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Football

How Infantino engineered

From Trump's peace prize to Ronaldo and Balogun sagas, Fifa president used US tournament to show investors they could have exactly what they wanted

MARTYN ZIEGLER

On November, Cristiano Ronaldo attended a glittering gala dinner at the White House as a guest of Donald Trump along with the Fifa president Gianni Infantino.

The superstar player posted a selfie on Instagram from the dinner with a group behind him: Elon Musk was in the picture along with Trump's AI chief David Sacks, the US secretary of commerce, Howard Lutnick, and Ronaldo's fiancée, Georgina Rodriguez. At the back was Infantino, already a White House regular, looking delighted to be in such company.

The following week, Fifa announced that Ronaldo would have two matches of his three-game ban for violent conduct while playing for Portugal against Ireland suspended by Fifa's disciplinary committee. It was an unprecedented move and meant that he would be available to play in the opening two matches of the World Cup, which he had been expected to miss.

Fifa never published the written reasons for its decision. The suspicion was that Infantino, 56, had waved his magic wand to ensure one of the star attractions would be playing in the tournament from the start, just as he had crow-barred Lionel Messi's Inter Miami team into the first Club World Cup without any sort of qualification process.

What we now know is that Infantino was already deeply involved in top-secret discussions with Joshua Kushner, the billionaire venture capitalist who is the brother of Jared Kushner, Trump's son-in-law and a long-term ally of the Fifa president. The subject of those discussions was Kushner buying a stake in the World Cup and other Fifa tournaments and commercialising the life out of them.

Sources with knowledge of the talks said Jared Kushner had originally been involved too, but had taken a back seat.

Nevertheless, the Ronaldo decision was one that Infantino could put in a virtual brochure to private investors. The simple message was that the commercial success of the World Cup will override such petty affairs as standard disciplinary sanctions.

Two weeks later, Infantino was back in Washington DC, simpering as he presented Trump with the inaugural Fifa Peace Prize, created for the sole purpose of ingratiating himself further with the American president.

Fifa also announced there would be three-minute hydration breaks in every World Cup match in the middle of each half – potential for future sponsorship and TV advertising. A Super Bowl-style half-time show for the final was also announced, totally ignoring Fifa's own rules, which limit half-time intervals to 15 minutes. By that time, the crescendo of criticism over the rising cost of World Cup tickets because of dynamic pricing was growing. Apart from some window-dressing, Infantino took no action. Those prices continued to rise, and so did Fifa's estimates of incoming revenue – another attraction for those potential investors.

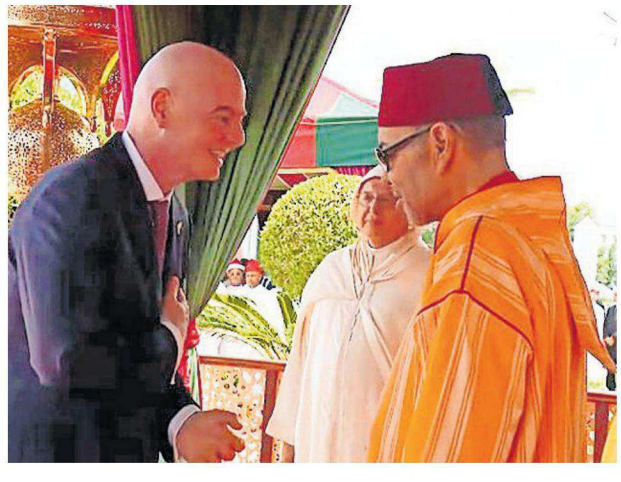
A month before the World Cup started, there was another plus for the sell-off plan: the public investment fund (PIF) of Saudi Arabia, indebted to Infantino for delivering them the 2034 World Cup, announced a lucrative sponsorship deal for the tournament.

Even once the tournament had started, only a small clique of confidants had been let in on the secret scheme, but Infantino started to let slip what was in his mind.

"After 2031 we can make a serious amount of money here," he told one associate, referring to the date he envisaged his presidential term coming to an end. When he was jokingly asked about whether his $6 million (about £4.4 million) salary was enough, Infantino replied: "No, I'm talking a serious amount." Two thirds of the way through the tournament, Infantino was presented with another disciplinary dilemma. Trump called to remonstrate about the USA's star striker Folarin Balogun being banned for their round-of-16 clash against Belgium after he had received a red card in their win over Bosnia-Herzegovina. Fifa's disciplinary committee chairman, Mohammad Al Kamali, of the United Arab Emirates, sat alone in judgment of the case and lifted the ban – a decision that had never been seen before in a World Cup.

Sport
World Cup for sale

On Tuesday Martyn Ziegler, Chief Sports Reporter for The Times and The Sunday Times, broke the story about Gianni Infantino's plan to sell stakes in the World Cup — sparking a fierce reaction across the global game and setting in motion the collapse of the Fifa president's plans


Infantino's most recent public appearance came on Thursday in Morocco, where he was hosted by King Mohammed VI

A senior Fifa insider told The Sunday Times it was "ludicrous to even think" that Infantino had not been involved in the decision and that the staff in the disciplinary department were appalled by what had happened. Infantino insisted publicly that he had no involvement in the Balogun affair.

Yet it served a purpose: showing his potential future paymasters what could be achieved to make the World Cup more marketable.

Infantino had originally planned to announce his sell-off scheme and the establishment of Fifa Forward Enterprises (FFE) at a breakfast at New York's Waldorf Astoria for national association presidents on the eve of the World Cup final, but it was decided that the time was not right. Some say he was rattled by the huge rift with Uefa over the Balogun affair – The Times revealed that the Norwegian federation was to make a formal ethics complaint about political interference in the case.

Infantino was to be the chairman of the new enterprise initially, and sources with knowledge of the scheme say the intention was for him to become the chief executive or commissioner after the conclusion of his presidency. The basic salary before any bonuses was to be $30million a year. Fifa insist that idea was never discussed.

The prospect of such wealth must have been almost unimaginable for a man who often speaks of his humble origins. Infantino's parents were Italian immigrants to Switzerland who worked in low-paid jobs on the railways. The Fifa president has previously detailed the hostility and xeno-

World Cup to sell his plan

Infantino poses with Ronaldo, Musk et al at the White House

phobia he experienced, and how his driving ambition and talent for languages – he can speak seven – helped him make light of his challenging background and earn a place to study law at university in Fribourg.

He first worked for the International Centre for Sports Studies (CIES) in Neuchâtel before joining the legal department at Uefa, where he developed his political instincts and worked his way up to becoming general secretary.

Infantino was in the right place at the right time in 2016, when Europe was casting around for a viable candidate for the Fifa presidency after the Uefa president, Michel Platini, was mired in scandal. It was, however, a selection that Europe has often had cause to regret.

Infantino's promises of transparency and good governance appeared to fall by the wayside as he pursued more money and more power for Fifa. His own salary also soared and he began to curry favour with those he believed to underwrite his expansion plans, particularly Saudi Arabia and Morocco.

He also soon displayed his love of being around famous players, stars and world leaders. His Instagram account – he has a member of staff who follows him around taking pictures – is on a heavy diet of such encounters.

> **He displayed his love of being around famous stars and world leaders**

Those who have worked with Infantino say he appeared to believe he should enjoy a similar, starry lifestyle. Fifa's security requests for its president only add to that image: in April, Canadian police declined when asked to give him the same kind of transport privileges usually reserved for the US president and only one level down from the Pope.

Sources say he ensured Fifa's sponsorship deal with Qatar Airways included a value-in-kind element for a private jet that he uses for the vast majority of his travel – the cost of which never appears in Fifa's accounts.

That private jet enabled him to often watch two matches a day at the World Cup, despite the significant distances between some of the host cities. But in the stadiums, his popularity was beginning to suffer and he was often booed when he made his inevitable appearances on the big screens.

In the final days of the tournament, Infantino let it be known that Fifa would "definitely" consider expanding what to many was already a bloated competition of 48 teams to 64. To some, that was yet another apple in the World Cup's Garden of Eden to tempt private investors.

But after the Ronaldo decision, the peace prize farce, sky-high ticket prices, hydration breaks and the Balogun scandal, the football world has had enough.

The World Cup sell-off was kicked into touch: now it seems it will be only a matter of time before Infantino follows that same trajectory, and his days of mixing with the rich and powerful, flying on private jets and being whisked through traffic by police motorcades will have come to an abrupt end.

'He's not a lame duck – he's just a dead duck'

➔ Continued from front

said: "Infantino had it all, and his reckless greed means he has now lost it. He's an embarrassment and he's not a lame duck but a dead duck."

The collapse of the plan, whose existance was revealed by The Times on Tuesday, came after staff working for the lead investor Joshua Kushner's Thrive Capital fund realised the decision by European countries to boycott Fifa tournaments in protest made the project untenable. "They had no idea that it was going to generate this kind of reaction – there was genuine shock," one insider said.

A senior Fifa source told The Sunday Times that sponsors have been contacting executives at the world governing body alarmed by the waves of negative publicity, while staff at the organisation have been contacting Fifa council members expressing anger and concern.

The bank JP Morgan, which had been heavily involved in the plan and was also involved in the European Super League fiasco in 2021, told Fifa that it wanted out of the project, according to sources.

Senior Fifa figures were also infuriated by the tone of the statement issued by Infantino confirming he was abandoning the plan. One said: "It was a joke of a statement."

Infantino's statement claimed it had merely been a consultation exercise – ignoring that member associations had been given a tight deadline of September 19 to accept the plan or receive 75 per cent less in funding.

Sources with knowledge of the scheme say the intention was for Infantino to become the chief executive or commissioner after his Fifa presidency, with a basic salary – before any bonuses – of $30 million (about £22.2 million) a year. Fifa insists that idea was never discussed.

Infantino's statement said: "The FFE project was intended to provide a basis for further strengthening our Fifa member associations and our sport worldwide, especially in those countries where support is most needed.

"And, as we said from the outset, to do this only if a majority of the member associations were in support and always subject to a consultation process with them, the Fifa council, the confederations and wider stakeholders.

"Having listened carefully to all the views, it has become clear that the project has created divisions of a nature that, regardless of the level of support, are no longer in the interest of the objective set out in the first place. Our purpose has always been – and will always be – to unite and improve. As a result, this proposal will not proceed.

"Moving forward, my intent is to bring all interested parties back together in the coming days and weeks in the spirit of shared interest in our game, and with the objective to continue growing football everywhere, particularly in those countries that mostly need our support."

The final paragraph of the statement is considered by his opponents in Uefa, Concacaf and the AFC as a last throw of the dice, attempting to appeal to his supporter base – mainly in Africa and South America – to keep him in power.

Football

Quit now, Gianni, or you'll be the most hated man in football history

ALAMY

Fans have fought for the beautiful game's soul, as in 2021 when Cech tried to placate Chelsea supporters' anger over the Super League

Alyson Rudd

The beautiful game just became a whole lot more gorgeous with the news that Gianni Infantino has ditched his ridiculous yet still dastardly plan to sell the World Cup. Even better perhaps, given that the scheme was entirely self-serving, Infantino's position as Fifa president looks more untenable with each passing hour.

"The current Fifa leadership has not only lost Uefa's confidence but also that of many other members of the football family," read a statement from European football's governing body yesterday morning.

Reaction to that sentiment would have ranged from exhalations of relief to smirks of joy.

There is, it seems, amid all the money in football, a strong seam of decency and love. This was evident when fans rose up spontaneously against plans for a breakaway European Super League back in 2021. I was at Stamford Bridge to cover an evening game between Chelsea and Brighton & Hove Albion but was instead swept up in a crowd with homemade banners and new chants.

"We want our cold nights in Stoke," read one crayoned placard. "Made by the people, stolen by the rich," read another.

It was passionate and heartfelt and led to a sort of miracle. Petr Cech, the beloved former Chelsea goalkeeper, appeared and told the fans the club would sort things out and then, while the supporters were still singing "F*** the Super League", word came through on pinging phones that Chelsea had, in reaction to fan opposition, pulled out of it.

The scheme collapsed, yet many predicted it would rise again – and when The Times exposed Infantino's desire to earn himself untold riches by selling off stakes in the World Cup, it felt like we were straight back into a fight between the bureaucrats and supporters. But this time it was the administrators of football across the world who took out their metaphorical crayons and told the Fifa president he had gone too far.

Actually, the language used was quite magnificent. Excoriating. So damning that not even the self-obsessed Infantino could fail to acknowledge he was doomed.

Fifa's own chief operating officer, Kevin Lamour, was appalled by how Infantino had kept almost everyone in the organisation in the dark and called the plan a "unilateral exercise in power . . . indicative of a lack of trust, a lack of transparency, a lack of discernment, a lack of good governance. And a serious lack of respect." Carlos Cordeiro, a senior adviser to Infantino, resigned over the affair, calling Infantino's scheme "a bad deal for Fifa's member associations, a bad deal for football, and a bad deal for the long-term future of the game".

One day we will look back on the plot as being doomed to fail, given the strength of opposition, but here we have to pause as that opposition was only sparked because my colleague Martyn Ziegler exposed it before Infantino was ready for public scrutiny. Had The Times not revealed last Tuesday that the World Cup was for sale, Infantino could potentially have worked behind the scenes to secure the level of support he required, picking off one by one those members who were in most need of funds, most worried about the implications of standing up to their president.

> **There is, it seems, amid all the money in football, a strong seam of decency and love**

Let us not forget that $40 million goes a long way for some football associations and would boost their infrastructure. Let us not also forget that when it started going badly wrong during the World Cup, only one member association called out Infantino. The intervention of Donald Trump on the suspension of the USA striker Folarin Balogun was astonishing. The team needed to be at full strength to have a hope of beating Belgium, but their main man was not available, so Fifa allowed him to play. All member associations should have at that point denounced the manner of governance. Instead, only Norway raised its voice. So of course Infantino believed he could keep doing as he pleased.

He also believed, or maybe still believes, that the world owes him a debt of gratitude. He used a lengthy statement in the days before The Times's exposé taking credit for everything that had been wonderful about the World Cup and criticising those who chose to focus on the extortionate ticket prices, visa issues or the hated hydration breaks that turned football into a game of four quarters. It was like a theatre impresario, on the back of a successful run, taking credit for the majesty of Shakespeare. Football is inherently popular but, critically, it is beloved; push at its soul and the people will rise up. Even its administrators will if necessary.

"My intent," Infantino said after backing down, "is to bring all interested parties back together in the coming days and weeks in the spirit of shared interest in our game, and with the objective to continue growing football everywhere, and particularly in those countries that mostly need our support."

He has been obsessed by growth, of being loved in every corner of the globe, of being the messiah of soccer. When he shared the stage with Trump at the World Cup final he saw himself, it appeared, as on a par with the American president, as a man with great power and influence. He also thought he should be more generously rewarded in financial terms for the increase in Fifa revenue under his leadership and so devised the selling of a stake in it to create a company of which he could be the highly remunerated commissioner.

It was a sickening and greedy power grab. The very best he can hope for is that by resigning immediately he can claim a vestige of self-respect. Otherwise, he will be permanently defined as the most despised figure football has ever encountered.

Staveley consortium gazumps Kretinsky to agree 25% stake in West Ham

Gary Jacob

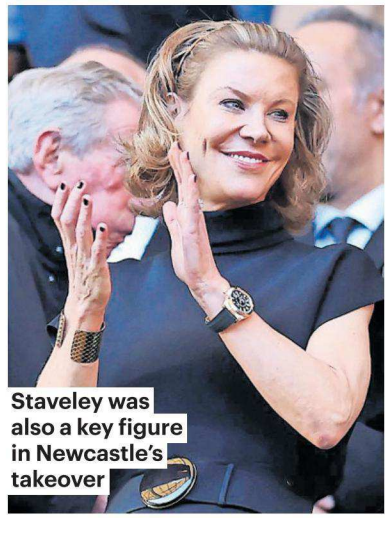
Amanda Staveley's consortium has agreed a deal to buy a 25.1 per cent share in West Ham United, which will throw the future ownership of the Championship club into doubt.

Through her firm, PCP Capital Partners, Staveley offered a higher sum than the one tabled by Daniel Kretinsky, the Czech billionaire who already owns 27 per cent of the club, to purchase the full stake from the family of the late David Gold.

Last month the Gold family had agreed to sell 16 per cent of their stake to Kretinsky. He is now considering "all options" after the setback. The proposed deal would have made the Royal Mail owner the biggest shareholder and given him control of the club. Kretinsky and David's daughter Vanessa Gold, who are both West Ham co-chairs, said in a statement at the time that they had hoped the deal would be completed soon.

However, Staveley's deal was more attractive to Gold's family because they can dispose of the full holding and it valued the club at a higher sum than Kretinsky's offer.

Staveley led the takeover of Newcastle United by Saudi Arabia's Public Investment Fund. She had considered a bid for Tottenham Hotspur but could now try to take full control of West Ham. The present consortium is led by her, her husband, Mehrdad Ghodoussi, and their firm, PCP Capital Partners, in partnership with Ashland Forest Capital Partners, an American private investment firm.



Staveley was also a key figure in Newcastle's takeover

Staveley's intervention has put David Sullivan firmly back as the kingmaker of the club's future ownership. He resigned as West Ham co-chairman in June after allegations of sexual abuse were uncovered by a Times and BBC *Panorama* investigation. The 77-year-old British businessman was accused of exploitative and predatory behaviour when he was making his fortune in the adult industry, with the claims dating back to the 1980s. Sullivan denies the allegations and has labelled them "factually incorrect and entirely false".

Training alone, playing padel — now can Mudryk finally prove he's worth £89m?

Peter Rutzler Sydney

ROBIN JONES/GETTY IMAGES

For 20 months Mykhailo Mudryk's career has been in jeopardy. His provisional suspension for an anti-doping rule violation, which became a four-year ban in January, meant he has not been able to set foot in Chelsea's training ground since the end of 2024.

He has enlisted the help of private coaches, in make-do environments. He recently took part in a training camp abroad and he hired the Honeycroft Stadium, the home of seventh-tier Uxbridge, to do drills. He has been spotted playing padel and showed up at Wimbledon this year.

The only sighting of Mudryk in a Chelsea context, though, since a goalscoring appearance away to Heidenheim in the Conference League in November 2024, was at the final of that competition six months later in Wroclaw. He was pictured speaking to supporters in a steak restaurant, wearing a Chelsea gilet. His appearance appeared to catch Enzo Maresca, then Chelsea's head coach, by surprise: "To be honest, I just . . . I don't know, he is here, or coming? He's here? I don't know."

Mudryk was permitted to be in the stadium and receive a medal, and he shared in the celebrations afterwards with team-mates whom he had barely seen.

The make-up of the dressing room has changed a lot even since then, and he has lost his No10 shirt to Cole Palmer. In the dugout, Chelsea have cycled through three permanent managers. The new incumbent, Xabi Alonso, has welcomed the 25-year-old's unexpected return, after the ban was lifted following an agreement with the FA and the World Anti-Doping Agency (Wada).

"We were not expecting to have this great news at this moment, so we are very happy that he will be working with us," Alonso said, speaking after a 2-1 friendly defeat by Tottenham Hotspur in Sydney.

"I remember watching him at Shakhtar [Donetsk], the impact he had and how good he is. He was very good in one-v-one situations and could create a lot of situations on his own. He's a special player.

"We are happy for him, especially for him, because probably we are not able to understand what he has been through in this time and how does he feel at the moment with the things that he had to cope with.

"We want that he feels part of a team, because he has been training on his own for a long time, and that we have the support from everyone, from the club, from the team-mates, from the staff, and for sure it will take time. So once he is with us, we will see how things develop."

Mudryk's return was made possible because of a change in the way Wada measures meldonium — for which he tested positive — in samples taken from athletes. It increased the threshold by which an athlete is found to have passed the minimum reporting level, from 120 to 150 per cent. If Mudryk's sample were to be taken again under the guidance, he would not have been found to have made an anti-doping rule violation.

The change was not retroactive, and it is due to come into force in 2027. But Mudryk was able to come to a resolution with Wada and the FA, whereby he accepted that he had committed a violation and acceded to a ban equal to the time he had already served out of the game.

Mudryk did not step foot in Chelsea's training ground for 20 months but is now free to join up with Alonso's squad

Mudryk has always denied ever knowingly or intentionally taking a banned substance. It is thought, according to sources with knowledge of the situation, that he was exposed to meldonium while on international duty with Ukraine in September 2024. He was notified of a positive test result in December that year and charged by the FA the following June. He was given a four-year ban in January this year, which he appealed against at the Court of Arbitration for Sport.

For Chelsea, his return is an unexpected boost, ensuring that an £89million signing (if all add-ons are met) does not sit as an impaired asset on their accounts. The challenge now is how to get him back to full fitness and to see whether he can realise some of his old, lofty potential.

He has not been injured, but he has not played in a competitive environment for a year and a half. He has renewed squad competition. Jamie Gittens has looked particularly sharp in early pre-season for Chelsea, while they have spent £117million on Morgan Rogers, another candidate for the left-wing position.

Mudryk joined Chelsea from Shakhtar to great fanfare in 2023, his arrival seen as a coup after the west London club pipped Arsenal to his signature, but he was struggling to shake off the weight of his price tag. Maresca, his former coach, had called him a "slower" learner and it is thought the language barrier was part of that.

Before his suspension, he was a regular in Chelsea's second-string side competing in the Conference League, starting only one Premier League game of 12 in which he was part of the squad.

Mudryk will meet Alonso and join up with his team-mates in Hong Kong next week. "We can expect that he'll need patience," Alonso said. "He trained on his own every day, and I think it had to be really, really hard because he wanted to play football, he wanted to be part of a team, and he was not allowed to do that for such a long time. So once this big change has happened, now things will move on, and afterwards we will see if it's quicker, if it's slower, but we need to be aware of that."

Roberto De Zerbi, who coached Mudryk at Shakhtar and once forecast that he had the ability to win the Ballon d'Or, has little doubt he will show his worth at Chelsea.

"He is another son, I'm very happy, he deserves to play," the Spurs head coach said. "He's a cool guy, a top player."

Staveley or Kretinsky would need to buy his 38.8 per cent share to take majority control of the club.

West Ham's future shareholder structure is also complicated by two rounds of pre-emption rights which dictate that existing investors have first refusal on Gold's shares at the price agreed with Staveley.

In the first round shareholders have 30 days to buy their entitlement, which is up to the same proportion as their present holding. In the second round, any remaining Gold shares can be bought by shareholders who participated in the first round.

West Ham said in a statement that "the process will take approximately two months and, until it is completed, nothing will change regarding the ownership structure of the club".

They added: "West Ham United would like to assure supporters that the day-to-day running of the football club is in no way affected by this situation."

A spokesman for Kretinsky told The Sunday Times: "The agreement we had reached with the Gold family in June provided stability for the club at a crucial time. This does the opposite. We will always act in the best interests of West Ham United and are reviewing all of our options, including exercising our pre-emption rights in full."

Kretinsky will be disappointed because he had been putting building blocks in place to help the club's bid to return to the Premier League, including a director of recruitment and other senior executives. The latest development seems likely to make stability more difficult in the short term.

> **Staveley considered a bid for Spurs but could now try to take full control of West Ham**

Vanessa Gold, representing the Gold family, said: "On the 12th of June Daniel Kretinsky and I agreed a sale that would have made EP Group the single largest shareholder in West Ham.

"Unfortunately, since that time the original deal and other alternatives that we have discussed could not be brought to fruition.

"In light of this, I have now reached an agreement to sell my family's shareholding to a consortium of PCP Capital Partners, led by Amanda Staveley and Mehrdad Ghodoussi, in partnership with Ashland Forest Capital Partners. While the process has not yet concluded, I wanted to be open with our fans about where things stand and my intentions.

"My ambition throughout this process has been to ensure the club has the right leadership and ownership to enable West Ham to achieve its potential and return to its rightful place in the Premier League."

West Ham were relegated from the top flight last season after finishing 17th. The east London club will begin life in the second tier by hosting Portsmouth in the Carabao Cup first round on Saturday, August 8, a game for which they have sold more than 50,000 tickets.

They then start their Championship season away to Burnley eight days later.

Football

Can José and Jude bring best out of each other?

Partnership adds to intrigue of coach's Real return – but whatever happens, England star's mum will be happy

TOM ALLNUTT

Bellingham has questions to answer at Real after two zig-zagging seasons

Imagine for a moment that José Mourinho was the England manager after that highly charged, extra-time victory over Norway last month and imagine it was Mourinho's post-match analysis being wafted away by a weary Jude Bellingham after a frenzied World Cup quarter-final.

Thomas Tuchel had to draw upon all his skills of diplomacy in Miami, as he offered the context that players can stray off script in those adrenaline-filled moments after the final whistle and floated the idea that questions can be direct and words misconstrued. Above all, Tuchel set his own ego aside to preserve the spirit in the England team that he had been so careful to create.

Would Mourinho have done the same? Would he also have given Bellingham the benefit of the doubt? We will never know, but there is plenty of evidence to back up those who might have their doubts.

Ask Cristiano Ronaldo, who publicly criticised Mourinho's approach at Real Madrid in 2011 – "I don't like playing like this, but I have to adapt," Ronaldo said – and swiftly found himself dropped for the next game. Or Fenerbahce's Allan Saint-Maximin, who responded to Mourinho's criticism of his physical condition by saying "when a lie takes the elevator, the truth takes the stairs". Mourinho's reply? "If a player is fit and works hard, he doesn't need the elevator."

Mourinho's return as Real Madrid head coach, 13 years after his first spell there from 2010 to 2013, will be one of the most compelling stories of the new season and his relationship with Bellingham – tactically and emotionally – will be one of the central themes of his tenure. Bellingham, now 23, is at a crucial juncture; on the one hand primed for supremacy after a truly spectacular World Cup, but also with questions to answer at Real, where two zig-zagging seasons, hampered by club crises and a shoulder injury, leave him in real need of some thrust, direction and stability.

> "The stakes are high not just for the players, but the club, president and coach

The stakes are high for everyone, not just the players, but the club, president and coach. Real have just slumped to a second consecutive season without a trophy, a humiliation not felt at the Bernabéu since 2010, when Mourinho was first sent in as coach. A third failed season in a row forced Florentino Pérez to resign as club president in 2006 and, two decades later, he is under pressure again, after winning an election he called in May, but by a lesser margin than he hoped.

The carrot Pérez dangled to voters was Mourinho, whom many now see as a busted flush. In his first ten years as a manager, Mourinho swept up 16 leading trophies, including seven league titles and a Champions League. In his past ten years, Mourinho has won only three: a League Cup and Europa League with Manchester United and Conference League with Roma.

Bellingham's most vivid picture of Mourinho will naturally be drawn from that more divisive, less decorated second decade, given Bellingham was born in the same month (June 2003) that Mourinho claimed his first major trophy with Porto, meaning he would have been too young to take in Mourinho's peak years (Chelsea 2004-07, Inter Milan 2008-10, Real Madrid 2010-13) in real time.

A touching moment after Bellingham won the Champions League final in 2024 demonstrated the generational shift. Bellingham picked out Mourinho on the sidelines at Wembley, where he was working as a TV pundit, and walked across the pitch to beckon him over, but the photo he wanted was not for himself but Denise, his mum. "My mum's fancied you for years," Bellingham told the Portuguese.

A grinning Bellingham was clearly buzzing, though, to be in Mourinho's company and he is said to be bullish about Real's choice of new head coach, not only because he was one of the first players Mourinho spoke to on the phone but because of the belief, more generally, fanning out from Pérez that this Real team needs clarity more than coaching. Pérez's instincts have been right before. He brought back Carlo Ancelotti when the Italian was struggling at Everton and Zinedine Zidane, who was promoted from the reserves. Neither were particularly fashionable choices at the time. Both were resounding successes.

For Bellingham, Mourinho should answer a fundamental question of role and position, given Mourinho's preference for 4-2-3-1, which he has already implemented in pre-season and is likely to mean Bellingham playing at No10, with Fede Valverde and Aurélien Tchouaméni – or Rodri – at the base.

That may come as a relief for Bellingham, who has been pulled around in the 4-3-3 of recent seasons, after playing at the tip of a diamond and then more off the left under Ancelotti, and then deeper under Xabi Alonso and Álvaro Arbeloa, more like a box-

> "Mourinho's Real return will be one of the new season's compelling stories

Mourinho must show he is no busted flush on his return to Real after 13 years

Bellingham sought out Mourinho from sidelines in 2024 at Wembley

Bellingham was at the Birmingham Phoenix Hundred games yesterday

to-box midfielder. Alonso was never in favour of Bellingham's tendency to roam and moved him deeper to ease Real's problems with build-up, but with limited success. "I can play in different positions and do different things to a good level and I think sometimes maybe I'm a little bit of a victim to that," Bellingham said.

What will make or break the partnership between Bellingham and Mourinho will surely be the chemistry and whether two dominant, demanding, super-confident and, yes, ultra-confrontational personalities will bring the best or worst out of each other.

There are reasons to think it could work, after a World Cup in which Bellingham received positive reports for attitude and behaviour, and because those who know Bellingham from his early days have always rejected the depiction of him as hard to handle. Instead, they say he responds best to those he believes share his demands of high standards and his desire to win at all costs, two boxes Mourinho undoubtedly ticks. Some of Mourinho's most successful projects – Deco at Porto, Frank Lampard at Chelsea, Wesley Sneijder at Inter Milan, Mesut Ozil at Real – were also those who played for him in attacking midfield.

In terms of mindset and self-belief, Ronaldo is perhaps the closest comparison to Bellingham and, aside from the odd flashpoint, Ronaldo was a phenomenon under Mourinho. When discussing Bellingham's love of the limelight on the *Rio Ferdinand Presents* podcast in 2024, Mourinho could also hardly have been more effusive. "There is something that separates him from the boys that were born in England, developed in England . . . he's a kid from the world," Mourinho said. "When this kid scores a goal and opens his arms to the Bernabeu, it's his dimension. It shows the character. It's just: here I am."

Admiring those traits from afar, though, is different to managing them in the dressing room and others will point to a side of Mourinho's personality that has often seemed suspicious, resentful even, of those superstar, celebrity players around whom the noise always seems to be loudest. In Sneijder's autobiography, he tells the story of how Mourinho once cut Mario Balotelli down to size at Inter, by making him warm up for 45 minutes without bringing him on as a substitute. "Mourinho has his own rules," Sneijder wrote.

Those ploys have sometimes turned ugly too. Paul Pogba at Manchester United found his career nosedived under Mourinho because, in Pogba's words: "If he feels you want to outshine him, he will quickly put you in your place." Pogba felt irritation was not only about performances. "When always the media asked him questions about me, maybe it makes him a bit like, 'OK, is he done?'" Pogba told Ferdinand in April this year. "A lot of people, they love to ask about me. Always Paul, Paul, Paul. And that probably pissed him off."

Bellingham will admittedly not be the sole focus of attention at Real where, for example, Vinícius Jr and Kylian Mbappé have often dominated the media agenda, but he needs and enjoys the limelight, which may rub up against Mourinho's natural instincts. Mourinho, like Alex Ferguson, has always appeared to favour the more humble lieutenants.

Lampard, for example, would be an obvious reference for Bellingham, only Lampard had nothing like Bellingham's status in 2004. "I was a pretty humble kid," Lampard told John Obi Mikel's *The Obi One* podcast in 2023. "I didn't necessarily believe I could go to the levels of the Champions League and all these things playing for the country. And José walked in as if to say, 'Well, you should have.'"

Much has changed since then, but Mourinho's most-wanted characteristics in his midfielders have remained constant and in that sense, Bellingham looks a good match. Tall, strong, physically imposing, with an understanding of shape and space, Bellingham would make an excellent Mourinho No8, if he wasn't such a potent No10.

And those characteristics chime with what Mourinho's Real return will aim for more generally, as he targets a team with more aggression, athleticism, experience and competitive edge. The age and profile of the summer signings – Marc Cucurella (28), Bernardo Silva (31), Ibrahima Konaté (27) and Denzel Dumfries (30) – show the way Mourinho wants to go.

The other shift – and suspend all scepticism for a moment – is supposedly with the coach himself. "El nuevo Mourinho", staff are calling it at Real, a Mourinho keen to leave all the rancour of recent years and bitterness from his first spell at the club behind. Mourinho has been praising the groundstaff and canteen servers at the training ground while last week he even called for journalists to be given extra water bottles during a sweltering friendly.

An older, wiser and softer Mourinho, happy to keep a low-profile while the likes of Bellingham take centre stage? Let's see when the football starts.

Now Howe is free, the FA has no excuse for sticking with Tuchel

ALYSON RUDD

Howe, who left Newcastle last week, could handle pressure of England job

The honeymoon period for Thomas Tuchel ended, you may have thought, with the timid capitulation to Argentina in the World Cup semi-final. The German was brought in on a £5 million salary not just to roam the country at the weekend watching eligible players at work, but to inject toughness at key moments. Gareth Southgate lacked the killer instinct and Tuchel, it was felt, could push England over the line.

Instead, what we saw against Argentina was a reversion to type, a complete misunderstanding of how to manage a lead when a World Cup final beckons.

The knee-jerk reaction from many fans was for the FA to sack the former Chelsea manager, but he retained its backing to lead the country to Euro 2028. And that looked to be that. Being outplayed by Argentina was conveniently swept under the carpet. But suddenly Tuchel should be looking over his shoulder. There is a candidate perfectly qualified to replace him, who has been so for some time, and who is suddenly available.

Admittedly, the overwhelming reason Eddie Howe is perfectly qualified is because he is English and I wonder, had England reached the final and somehow defeated Spain, would it have felt like a victory with an asterisk attached, would it have felt like cheating in some way?

Surely only the small nations deserve the help of a foreign coach. A country the size of England, with its giant football pyramid and expansive national football centre, really ought to be able to produce a coach capable of leading the national team to glory. I honestly felt a wave of embarrassed nausea every time the camera panned to Tuchel during the World Cup. Every shot of him was a reminder that we, as a nation, are inept at bringing through top-level coaches. Quite why the FA embraces such an advert of incompetence is puzzling.

The retort to my qualms was always, "Well, go on then, name an Englishman who could do the job and is available." Which was never the point. Failure to provide a raft of English coaching talent is not why you should be allowed to pick a German one. You should reap what you sow and crack on.

Howe, then, is the obvious choice to lead England into the next Euros, having decided to leave Newcastle United. He was born in Buckinghamshire and also he has been through so much as a coach that he has built up the requisite resilience to handle the role.

Howe won three promotions in seven years with Bournemouth, who were also relegated from the Premier League under him in 2020. You learn as much from going down as you do going up, though, and it also meant that when he was appointed Newcastle manager in 2021, he had to handle a perception that he was not quite the high-calibre head coach the Saudi Public Investment Fund wanted for their foray into English football. Howe, it was felt, would be a temporary solution while they found their feet.

He impressed, though, with his presentations to the board, even as many in the media, including me, were aghast that he seemed to have joined a sportswashing enterprise without much soul searching. Still, in those early days when he was asked about human rights abuses, he found a way to dismiss the noise, and it must have toughened him up.

Sportswashing aside, Howe so excelled at Newcastle that any sense he may be replaced by someone sexier soon dissipated. Most notably, of course, he led Newcastle to their first domestic silverware in 70 years by defeating Liverpool in the 2025 Carabao Cup final. It felt like the entire fan base would collapse under the weight of expectation that day. Newcastle had yearned for footballing success in much the same way England fans desperately want to end 60 years of hurt.

This is a man who understands what it is to have an entire region hanging on his every word, his every substitution. He also understands that the mood can turn quickly. Last season there was much grumbling as Newcastle's away form stuttered and their ability to hold onto a lead wavered.

Mostly, Howe blamed himself, but really he was stymied by the club's inability to buy him a strong enough squad. Profitability and Sustainability Rules meant that although the Saudi owners could afford to spend, they were prevented from doing so, and this in turn meant the club was ill-equipped for the demands of the Champions League.

Howe navigated all this with humility. A fanbase who had celebrated the end of the Mike Ashley era and assumed his successors would splash the cash and take the Premier League by storm had to readjust expectations and that, from Howe's perspective, cannot have been easy. It all adds up to a man who is not only properly qualified, but could handle the pressure of the England job.

Guimarães to undergo Arsenal medical tomorrow

Gary Jacob, Paul Joyce

Arsenal are hoping that Bruno Guimarães will have a medical at the club tomorrow as they move closer to an £80 million deal.

The Newcastle United midfielder could be the first of two Brazil players to join Arsenal, who are trying to agree a financial package with the winger Vinícius Jr before discussing a transfer fee with Real Madrid. Mikel Arteta has spoken about wanting to show greater ambition by signing elite players who can close the gap to European rivals such as Paris Saint-Germain, who beat Arsenal on penalties in the Champions League final.

Arsenal are close to agreeing to pay an initial £70 million plus £10 million in add-ons for Guimarães, who delayed meeting up with the Newcastle squad which flew to La Manga on Friday. Guimarães, 28, was given three weeks off after playing for Brazil at the World Cup. The midfielder, who joined Newcastle from Lyon for £40 million in January 2022, was the club's top scorer in the league last season with nine goals, despite missing two months through injury.

Meanwhile Everton have agreed a deal in principle with Arsenal for the midfielder Christian Norgaard that is worth about £7 million. Norgaard, 32, has spent one season at the Emirates after arriving from Brentford, but found his game time limited, playing only 101 minutes in the Premier League.

Cycling

‘I don’t enjoy grunt — I’d rather a stage win than come ninth in Tour’

Tom Pidcock on Tour frustrations, still wanting answers about Ineos snub, and how leading team is giving him new life

DAVID WALSH

Chief Sports Writer

Arriving at the Porsche Experience Centre in Silverstone, Northamptonshire, a middle-aged man asks if he can help. Told I’m here to meet the cyclist, Tom Pidcock, he eases into the relaxed smile of someone who knows he can help. “I’m an instructor, I’ve just been out with Tom for an hour and a half in one of our cars. I’ll take you to him. Nice driver by the way, good control, you can tell he loves his cars.”

I’m thinking, if you’ve just ridden the Tour de France through the hottest days, it would be difficult to not enjoy a spin in an air-conditioned Porsche.

Three days have passed since Pidcock got to Paris on his bike. Is he back on speaking terms with his body? “Physically, I actually feel OK, thank you,” the 27-year-old Yorkshireman says. “I do feel tired but better than the last time I finished the Tour. Then I was in a box, whereas now, I’ve come out of it in a better place.

“Normally I’m jaded after a grand tour, in a bit of a fog, forgetting things. This time I don’t feel like that.”

Ninth overall, third on two stages, he had a good Tour, though he describes it as OK. Opinions vary but the numbers speak of progress. He first rode the Tour in 2022, winning at Alpe d’Huez on Bastille Day, but that victory was in part due to not being considered a threat by the general classification (GC) leaders. That year he finished 16th, 61min 15sec down on the winner, Jonas Vingegaard.

A year later he was 13th, 47:52 behind Vingegaard; this year ninth, and 29:28 behind Tadej Pogacar. In the circumstances, he was satisfied. “Obviously I don’t work hard to finish ninth in the Tour de France, it’s not worth it. So in that sense I’m disappointed, but I know where I was [going into the Tour] and I also know how essential consistency is for me, and the need to be at my best in training. And I didn’t have that this time.”

It’s the stuff elite athletes live with but often don’t share. Towards the end of March, he crashed on a descent at the Volta a Catalunya. He overshot a corner, tumbled into a deep ravine and was lucky to avoid serious injury. He did, however, suffer bone and ligament damage. The after-effects rippled all the way to the Tour.

“At our pre-Tour altitude camp, I was just fatigued. So basically that was a wasted three weeks, really,” he says. “After an easy few days at the camp I was doing one difficult session, four efforts. The first one I was good. Second one, I was struggling a bit. Third one was really hard. And then the fourth one I failed and I was like, this is not right. I took two, three days easy and then I tried again. After five minutes of zone two, I was creeping.

“Eventually, after another few easy days, I started to feel a little better. But at that point I had to decide if I should go to the Tour de Suisse or go home. I needed racing to get better, but I knew it would be dangerous to go to Suisse, given the way I’d been at altitude. Another setback and I’d be in an even worse place. I went home to Andorra, which I’m glad I did because I felt better once I got home.” Not having a good altitude camp and not riding the Tour de Suisse hurt him. It also makes what he did at the Tour more admirable. At the Tour there were days in the mountains when he couldn’t stay with Pogacar and the others, but he still rode well and tried to finish as close to them as he could.

As leader of the Pinarello-Q36.5 team, his hunting for stage wins while staying in the top ten on GC gave the team a presence in their first Tour. Pidcock had spent four years at Ineos *and* won many races, but had been portrayed as an individual who didn’t slip easily into a team role.

“I actually enjoyed the team’s [Q36.5] dependency on me, and also my part in the story,” he says. “It’s not just about the results. The story that we’re creating motivates me. We don’t need to win every race there is, but we try our best to achieve things.

“Everyone in the team has to play their part. That’s something I try to instil. We all need to work hard, not just the riders, not just me, but everyone in the team.”

There is something else he has learnt to cherish. “On this team, I don’t need to win for people to be happy. Doing my best is now OK. Before, only winning or doing really well was acceptable. The rest was, well, we don’t care. But also with me. Before I really struggled to ride top ten, just suffering every day for top ten, I was like, ‘Well, yeah, but why? What’s the point?’ But I’ve learnt that winning is not so easy.”

I remind him of something Geraint Thomas once said, namely that he wasn’t sure Pidcock had the mentality for doing it every day through a grand tour. “Yeah, for sure. That is my character. I don’t enjoy grunt. It’s not my favourite part of cycling, so it’s a big challenge for me to be able to ride GC in a grand tour. I’ve done it twice. If it was up to me, I’d rather win a stage than finish ninth in the Tour.”

Fighting relentlessly for GC, I suggest, is character-building.

“Sometimes I worry it’s the opposite,” he says, “because you’re just kind of limiting the damage all the time. You’re just kind of being safe, hanging on to what you have when you need to be a killer, like [Richard] Carapaz was in the last week. But if you’re holding on to a place on GC, you’re not thinking like a killer any more.”

That mentality wasn’t always properly understood at Ineos. During Netflix’s Tour de France documentary series *Unchained* there is a scene from the 2023 Tour that reflects badly on Pidcock. He had gone into that Tour as one of three potential leaders for Ineos. Through the middle part of the Tour, it became clear that his teammate Carlos Rodríguez was riding better than Pidcock and after a meeting of the team’s deputy principal Rod Ellingworth and the sporting directors it was agreed to go with Rodríguez as sole leader.

The sport director Steve Cummings then goes to tell Pidcock, who is having a massage. The Netflix camera trails him. There is a civil beginning to the conversation until the moment Cummings explains that the team are going all-in for Rodríguez. Cummings asks Pidcock if he’s good with this. Pidcock says he doesn’t know, that he doesn’t want to burn himself out on flat roads riding for his team-mate, and then asks that the Netflix cameras leave the room so he and Cummings can talk about it privately.

“Most of these things, I’ve just kind of not erased from my memory, but just blurred out,” he says now. “And, to be honest, that part, I didn’t watch. I’ve kind of forgotten that even happened. But I think the first part of the race, I was getting better and better and Rod had always said to me, ‘You ride your race, see how you do.’ And that’s what I thought I was doing.

“Once the cameras are turned off, I think what I said was, ‘But what’s the point in me riding for him? Because if we’re in the wheels, UAE is going to be riding at the front. So it is irrelevant. Why does anyone need to ride for anyone? Can I not just keep trying to see what I can do?’ Yeah, I think that’s how it went.”

Pidcock won important races during his four years with the team. The 2022 Alpe d’Huez stage, Strade Bianche in 2023, Amstel Gold and the Olympic gold medal in 2024. He says he learnt a lot from being on the team with Michal Kwiatkowski and Luke Rowe. “Kwiato and Luke were the most important people to me. What Luke taught me about being road captain was amazing,” he says.

TOM PIDCOCK’S TOUR DE FRANCE

TIM DE WAELE /GETTY IMAGES; 23ONE CREATIVE

Pidcock put down a marker for his team in their first Tour by hunting for stage wins while staying in the top ten on GC

"He was so wise. He set a good example and bonded the team. He had the balls to make a call, which people are getting more and more afraid to do. People don't like making calls, they just kind of swim around it. If Luke got it wrong, he would put his hand up and say, 'My bad.' "

When it came, the end at Ineos was more mad than sad. Though he still had two years on his contract, he wanted to leave. So eager were the team to offload him that they were prepared to pay part of his salary for the following year, which was remarkable given his record.

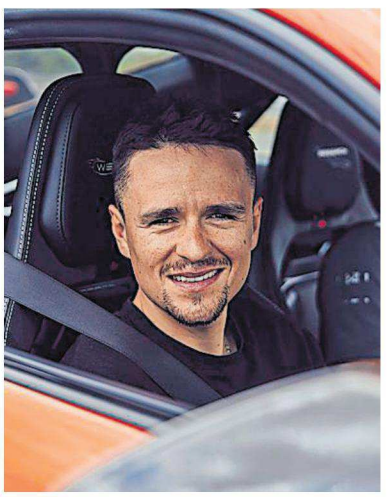
After the brilliant performance in winning his second Olympic gold medal in Paris, he rode the Tour of Britain for Ineos the following month. "I got a concussion there after a crash. At that point I knew I was probably leaving and could have played on the concussion and said, 'That's my season done.' Instead I went back training sooner than the doctor said I should, because I wanted to be in shape for the end-of-season races in Italy. I was then second to Tadej at the Giro dell'Emilia and was looking forward to Il Lombardia.

"All I wanted was to end with the team on good terms. Then Andrew [McQuaid, his agent] called to say they'd pulled me from the team for Lombardia."

McQuaid had been called by John Allert, chief executive of the Ineos cycling team. When asked why the rider was being pulled from the team, Allert explained that it was a management decision, not performance-related. Pidcock and his team-mates were startled. His girlfriend, Beth, had driven more than 550 miles from their home in Andorra with their two dogs to be there for the last race.

Confused, Pidcock rang Allert but learnt nothing more. He'd been deselected but the CEO couldn't tell him why. People felt that the decision had been made by someone high up at Ineos, perhaps the CEO of Ineos Sport, Jean-Claude Blanc, or even Sir Jim Ratcliffe, the Ineos chairman. As for the "why", some thought the bosses were fearful of Pidcock winning Il Lombardia and the team having to pay him a significant bonus.

"We actually don't know why," says Pidcock, "but I still want to find out."



Pidcock swapped two wheels for four in his Porsche last week

Pidcock had already met the South African-born businessman Ivan Glasenberg, who founded the Q36.5 team. They liked each other. "I thought Ivan was very honest," he says. "Over the past two years, I've seen it. He's a man who lives by his word. If he says he's going to do something, he'll do it. He promised to do whatever it takes for me to get the most out of myself. And so far he's lived up to that.

"Joining the team was the best decision I've ever made. I mean, I know I'm a good bike rider. I know what I'm capable of, but it's not easy to win. And especially with me being a smaller rider. I'm not fragile, but I feel like things need to go right for me to win because the bigger riders have more power. At the end of the day, I can only do what I can do. And Ivan sees that and he respects it. As long as he knows I'm doing my best, there's no stress or pressure."

> **Holding on to a place overall … you're being safe, you're not thinking like a killer**

So far, Pidcock has delivered for the team. His third place overall in last year's Vuelta showed his potential in grand tours and his narrow defeat by Pogacar at the one-day classic Milan-San Remo in March was one of the performances of his career. He, Pogacar and Mathieu van der Poel escaped on the second-to-last hill, the Cipressa, close to the finish.

Fearing he would lose out in a sprint, Pogacar tried to drop both but only got rid of Van der Poel. He then won in a closely fought sprint with Pidcock, who has never been able to watch a recording of that finish. "I should have gone first. What kind of hindered me was that his kick is not as strong as I thought it would be. So when he went, I got on his wheel but then had to back off a little bit and go again. That cost me."

Losing by half a wheel to the greatest rider in a race that Pogacar was desperate to win could hardly be considered failure. But that's how Pidcock sees it. Losing, no matter how he performs, is still losing.

There is no ill-feeling towards Pogacar. "For all the annoyance of Tadej winning all the races, I have the utmost respect for him. That day the way he came back from his crash just before the Cipressa was impressive.

"It wasn't a light crash and he still beat me, which makes it almost worse for me." Does Pogacar inspire or deflate him? "I think of him as an icon of the sport. Yes, he is relentless in winning and that is difficult for the rest of us, but he's also a leader and an example in our sport.

"He's got a bit of character. He's a good role model. He shows respect for other riders and people in general. That's reflected in how much fans of the sport like him."

Not a single Scot in Open field. So what's gone wrong?

AIG Women's Open

Cathy Harris

When Catriona Matthew became the first Scot to win a major in claiming the Women's Open title at Royal Lytham & St Annes in 2009, she was one of five Scottish players in the field. This year, back at the same course, there are none.

The steady decline is alarming, with the numbers qualifying for the Open having dwindled in the past few years from five in 2021, three in 2023, two in 2024 and only Aberdeen's Gemma Dryburgh last year.

In a remarkable sporting achievement, Matthew captured her major just 11 weeks after giving birth to her second daughter, Sophie.

Scotland's most celebrated golfer captained Team Europe to back-to-back victories in the Solheim Cup before retiring in 2024 and has since led them to success at the 2024 Curtis Cup.

The 56-year-old says it is very disappointing not to see any Scots in the field, adding: "These things tend to go in cycles so hopefully we'll see some of the younger pros coming through in future, perhaps Hannah Darling or Louise Duncan.

"I know there are now more girls getting into the sport thanks to initiatives by Scottish Golf and I really hope this leads to more Scottish girls being out on tour soon."

There are high hopes for Darling, 23, who won the British Under-16 Amateur Championship in 2018 and the Scottish Girls' Open the following year. She turned professional last year after studying at the University of South Carolina and played in three Curtis Cups.

Duncan, 26, has found the going tough after grabbing the headlines as an amateur at the 2021 AIG Women's Open at Carnoustie when she finished in a tie for tenth after starting the fourth round two shots behind the leaders, Anna Nordqvist and Nanna Koerstz Madsen.

She finished a creditable 19th the following year as a professional but a combination of personal issues and lack of form has led to her struggling since. She has lost full status on the Ladies European Tour (LET) and is now plying her trade on the second-tier Access Tour.

It is all a long way from the glory days when Matthew, Janice Moodie, Mhairi McKay, Kathryn Imrie and the late Dale Reid were regulars in the championship and stalwarts in Solheim Cup teams.

In contrast, there is a 12-strong English contingent in the field, six of whom have made it through to the weekend with the others, including the amateurs Charlotte Naughton and Lauren Crump, missing the cut.

England Golf is clearly doing something right to develop the talent before most players head to American colleges, who then deliver the finished article.

Mimi Rhodes is one player to benefit, having spent her college years at Wake Forest before earning a LET card and winning three times in four starts in 2025. A rookie on the LPGA Tour this season, she said conditions in the third round were extremely tough.

The 26-year-old shot a three-over round of 74 to finish at two over par, admitting it was difficult to attack pins which were tucked away, while two double-bogeys didn't help her cause.

One of the fringe players hoping to earn a wild card in Anna Nordqvist's Team Europe for the Solheim Cup, which is announced on Monday, Rhodes said she didn't feel under pressure.

"I'd obviously love to be part of it," she said, "but all those she does choose will deserve it."

There are no such concerns for Lottie Woad and Charley Hull, who remain very much in the hunt at three under and two under respectively.

Yealimi Noh has missed seven cuts this season but the American found her form posting a two-under 69 to take the outright lead at seven under, three clear of five players.

Haeran Ryu, the Korean overnight leader after the second round, is hoping to win three consecutive majors. She got off to a flying start opening up a four-shot lead after six holes but imploded on the back nine with an error-strewn display.

Woad enters the final day four shots off the lead, the leading English player

Cricket

Root can finally win Ashes as captain… if coaches take the pressure off him

Alastair Cook

FORMER ENGLAND CAPTAIN

The more I think about the appointment of Stephen Fleming as England Test coach and Joe Root as captain, the more it makes sense.

After the departures of Ben Stokes and Brendon McCullum, my initial thought was that it should be Harry Brook as red-ball captain and Andy Flower as coach.

It is quite clear that Flower was the first choice, but once he had said he didn't want the job, Fleming was the standout international candidate. He has got respect and street cred in the world of coaching. The fact that he is great mates with McCullum, who stays as the white-ball coach, made him seem to me the only logical choice.

Fleming and McCullum are close and they are also in business together. Close friendships and business friendships are different, but as they have been used to that dynamic before they won't need time to build trust in the relationship, so it should help to make split coaches work.

When it has been tried before it has not worked – with Flower and Ashley Giles and then with McCullum and Matthew Mott. It generally ends up that one team is more successful than the other and the players end up enjoying playing for one coach, and in one team, more than the other. But given the relationship between McCullum and Fleming, I think there is a good chance of avoiding that issue.

There is a balance in employing people who are mates because sometimes tough conversations need to happen, to avoid just being "yes men" together, but I think these two will have the necessary conversations to make it work.

It's quite hard to disagree with the appointment of Fleming, as he has got such a good track record as a coach in the IPL and as a captain in Test cricket, where he was known as a tactician. I reckon the likes of Jonathan Trott and Richard Dawson will have their time, but people would have doubted either of them, in the way that it is hard to with Fleming because of his experience.

The only worry people could raise is that he does not have a background in coaching red-ball teams, but he has captained New Zealand in 80 Tests and worked with a lot of the best players in the world who respect him, so I don't think that will be an issue.

Root, 35, is returning to the role of Test captain after four years

It is a fairly inexperienced Test side that has struggled recently and his long experience in the game, both as a player and a coach at the IPL, will no doubt help.

As for the captaincy, my first inclination would have been to give it to Brook. I've been really impressed with how he has captained in white-ball cricket and I think he could have really developed into the red-ball role. But it would be an awful lot for Brook to do, with the Ashes next summer and the 50-over World Cup the following autumn. So I can see it is best for him to concentrate on that and on his Test batting.

> "Joe should not be worried about off-field issues – that's where Fleming and co come in

Root is obviously not going to be in the job for five years, so Brook's time will come and I really do think he's got it in him to be a good Test captain. Players can grow and develop as leaders and people.

Joe will have learnt a lot from his time as captain and from the four years he played under Stokes. You are generally actually a better captain by the time you've been doing it for four or five years than when you started the job, because you've got so much more experience and know how to react in the situations you face. That was definitely the case with me when I finished. The problem is that you're worn out by the job and need a break.

But Root now has the chance to come back and have a fresh go at it. I remember saying to Joe when he took over from me in 2017: "This is the best job in the world and over the next five years you will have something thrown at you that you can't plan for, or possibly know what it will be."

He did not have just one, he had the Stokes incident in Bristol, Covid and the fallout of Covid. I am hoping this time he can concentrate on being the best leader of the cricket team and not be worried too much about off-field issues. I believe that is where Fleming, McCullum and Rob Key need to step up and take some of that pressure off him, as they all should have more time on their hands with only short periods of intense cricket to look after. There should be no excuse with planning and preparation for future tours with this structure of split coaches.

Perhaps the only thing missing from Root's CV is captaining England to an Ashes series victory, as he lost two series in Australia and drew at home in 2019. That is something he will have the chance to put right next summer, which must be a big incentive for him. He has captained more England Test wins than anyone else, but I'm sure he'd still love to be an Ashes-winning captain.

We saw at the Oval, in the second Test against New Zealand when he was standing in for Stokes, how the game got away from England in the first hour and a half of the second day. But I believe Fleming, who everyone thinks was very astute tactically when he was New Zealand captain, will really be able to help with that.

That is what England really need, some better in-game tactics both with the bat and in the field, and that's what Fleming can provide. He and Root could end up being a very good combination.

Big mates, but McCullum felt Fleming's team lacked soul

They were close friends and business partners — now Kiwis' relationship holds key to future of English cricket

JEFF BRASS/GETTY IMAGES

Fleming, left, was McCullum's captain for New Zealand — then persuaded him to take on the role when he became his manager after retiring

> **He's the best captain I ever played under. There was no situation that we got in that he hadn't seen before**

Simon Wilde

When Brendon McCullum was sounded out about taking the New Zealand captaincy in 2012, he was unsure whether to accept. He had been considered before and overlooked. He was struggling with fitness issues and his days keeping wicket in Tests were effectively done. As he often did, he turned to his manager for guidance. His manager was Stephen Fleming. The advice was firm. "Why would you do it? Don't do it. You don't need it."

When the job was duly offered, McCullum went ahead and accepted anyway. It proved the right move. After a bad start, the job revitalised him. He averaged more with the bat in Tests than he ever had under Fleming, or Daniel Vettori and Ross Taylor, under whom the team had enjoyed little success in the previous five years. He took New Zealand to their first World Cup final in 2015 and retired with his reputation as high as it had ever been.

McCullum developed an attacking style as a leader that ran counter to what had gone before. That included Fleming's nine years as captain, for about half of which a young McCullum was in the team. In his autobiography, McCullum accused Fleming's team of lacking "soul".

Before McCullum's time, Fleming had created a team pledge that he reinforced with a video he put together entitled *Better Than Before*, which was a potted history of previous New Zealand teams. The idea had its origins in a scene from the film *Dead Poet's Society*. McCullum described the words in the Fleming pledge as sacred to the New Zealand players; it demanded respect for the past and served as a reminder of the values that kept the team tight.

McCullum felt this wasn't enough. "We never got to decide who we were, or what we aspired to be, or how we wanted to be viewed: we never developed an unchanging team identity," he wrote. "As brilliant a leader of men and tactician as Flem was, the team didn't have a soul."

For him, things were too fluid. Fleming liked his teams to be adaptable, in a way that many Test teams have striven to be over the years. As Richard Boock, Fleming's biographer, stated: "The goal was to be successful. Style was determined by the method deemed to be most effective on the day. A team might have a reputation for being dashers and stroke-makers, but if the situation cried out for care and caution, then their style should always be adjusted accordingly."

This runs directly contrary to the way England approached Test cricket under McCullum and Ben Stokes, who tested to destruction the idea that their team must have a distinct identity – in this instance the ultra-attacking Bazball.

Fleming did not so much turn New Zealand into winners as into a side hard to beat. Even the Australians admired his endeavours, Shane Warne saying: "Until he took charge we always felt they were content simply to compete. Under Fleming they have developed a more ruthless streak, set their sights higher and are genuinely annoyed if they don't win." Even so, Fleming never finished on the winning side in 14 Tests against Australia.

The relationship between Fleming and McCullum is arguably now the most important in English cricket. Between them they must decide how to allocate playing resources and how to align their man-management before a year in which England must attempt to regain the Ashes and win the 50-over World Cup.

They are obviously close, as you would expect of two people who played 134 times together for their country before one became manager of the other for several years. They have gone into business together, most lastingly as ambassadors for a company that imports lamb, seafood and wine into South Asia. But to an extent their association rests on being big fish in the relatively small pond of New Zealand cricket.

Their cricket did not overlap in a significant way. They batted together 20 times and shared just one century partnership, in a Test against Zimbabwe. Their fifty-to-hundred conversion rates were poor: among players with 40 or more Test scores of 50-plus, Fleming stands third-worst and McCullum joint 12th (Stokes is 11th).

Graeme Swann, who played under Fleming when Nottinghamshire won the County Championship in 2005, says: "He's probably more old school than Baz in his way of thinking but that's not a bad thing. They're good mates. The one thing about New Zealanders is they hold a high level of deference for each other, so I don't think that will be an issue."

Sceptics will suspect that carts are being put before horses with England's new arrangements. Fleming has been appointed Test coach because he can work with McCullum. Joe Root has been given the Test captaincy so that Harry Brook can continue leading the white-ball sides. We know that McCullum was keen to carry on working with Brook and has got his way. Fleming is apparently content to have Root alongside him. Time will tell how all this actually pans out.

Fleming will be England's oldest Test coach to start his reign since the 62-year-old Ray Illingworth took charge in the mid-1990s. At the age of 53 he is hardly in his dotage – he is five years younger than Andy Flower, who was England's first choice for the job – but it is not unreasonable to ask if, after 17 years on the franchise circuit, he has the energy for a job that will require all his attention for the next four years and encompass home and away Ashes series.

Questions have been raised as to why he is not taking charge immediately, given that his last match with the Chennai Super Kings in the Indian Premier League (IPL) was on May 21. He may arrive in England before it is over, but the Pakistan Test series, which runs from August 19 to September 13, will be handled by the interim coach Marcus Trescothick.

There are precedents. Duncan Fletcher was appointed head coach in the summer of 1999 but preferred to complete the season with Glamorgan before joining England for a winter tour to South Africa, as will now be the case with Fleming. In effect, Fleming, though still in New Zealand, has already started work, speaking regularly on the phone with the likes of Root, Trescothick and the director of cricket Rob Key. However, his first Test in charge on English soil will not be until the one-off game against Bangladesh next May, only three weeks before the Ashes begins.

Remarkably, and as was the case with McCullum when he started with England in 2022, Fleming has no first-hand experience of coaching a red-ball side. His coaching career is built entirely on franchise cricket, principally with Chennai, where he worked almost exclusively with one powerful and experienced captain, MS Dhoni.

Fleming is more of a details man than McCullum, which is another reason he got the job. Key wants him to get the players doing the basics well, which depressingly has eluded them of late. This ought to come easily to someone who is naturally thoughtful, organised and pragmatic.

In commenting about his appointment, Fleming referenced medium and long-term planning, but ironically this was an area that finally cost him at Chennai amid the franchise's failure to adapt over the past three years to the new impact player rule, and inability to renew an ageing team.

His biggest challenge could be the same one that faced McCullum, which was that the kind of relaxed management style that works well with franchise teams is less suited to the Test match environment, which inevitably demands hard yards and application and does not allow for comfort zones.

The very thing that tends to bring the best out of white-ball players, a sense of freedom, can be corrosive in the long-format game.

Of his early time at Chennai, Fleming said in an interview three years ago: "The first part of my coaching philosophy was don't make the players do what I hated. I felt we wasted a huge amount of time on things that had no relevance, so it was great to be able to put that into play in this new, funky tournament. In a high-performance world there can be a desire from coaches to add too much, so I stripped it all back to just letting the players own their own space."

He also said that a defining moment in his first IPL season, which took place in South Africa, was how he decided to handle the Australian batsman Matthew Hayden, who was nearing the end of a long and successful career.

Hayden told him that in an ideal world he would love to spend the season mixing surfing with a bit of cricket. Fleming recalled: "He only trained two or three times at the start and then we set about finding the waves. About two-thirds of the way through the tournament he said, 'This is the greatest tournament of my life.' He was the top run-scorer. The great players need to be stimulated and given space."

Whether that kind of approach works with England's Test players – indeed whether Fleming would even espouse such an approach more than 15 years later – may be doubted.

Against that may be set the verdict of Swann, who said of Fleming: "He's the best captain I ever played under. There was no situation that we got in that he hadn't seen before. He knows how to manage people but can be tough when needs be."

What Fleming did for New Zealand by making them steelier is what England need now. Another aspect of his captaincy that he may bring to his new job is developing leaders. "People worry about how to keep making their mark after they've been in a leadership role for an extended period," he once said. "Well, the answer is to turn everyone else into leaders. Then there are more voices, more ideas and more resources."

Fleming has taken on a big and complex role. If he helps England regain the Ashes and then retain them in Australia, while not destabilising the white-ball set-up in the process, it will be easily the biggest thing he has ever achieved in a long and glittering career.

ROAD TO THE ASHES: ENGLAND'S TESTS

Three-Test series against Pakistan
First Test Headingley, Aug 19-23
Second Test Lord's, Aug 27-31
Third Test Edgbaston, Sept 9-13

WINTER 2026-27
Three-Test series in South Africa
First Test Johannesburg, Dec 17-21
Second Test Centurion, Dec 26-30
Third Test Cape Town, Jan 3-7

Anniversary Test in Australia
Melbourne, March 11-15

SUMMER 2027
One Test v Bangladesh
Lord's, May 28-June 1

Five-Test Ashes series
First Test Trent Bridge, June 18-22
Second Test Lord's, June 30-July 4
Third Test Edgbaston, July 8-12
Fourth Test Utilita Bowl, July 21-25
Fifth Test The Oval, July 29-Aug 2

Cricket

Finger-clicking is near the top of any scale of cricketing sin

Mike Brearley

FORMER ENGLAND CAPTAIN

Rod Marsh, the great Australian wicketkeeper, exuded belligerence. He bristled with aggression, asked no favours, was as tough as old boots. You knew you were in for an examination, with a ring of predatory slip fielders, especially when the man with the hard red ball in his hand was Marsh's great mate and ally, Dennis Lillee. But this toughness was accompanied by an ethical straightforwardness that I admired. He became one of the warmest of my cricketing friends.

At a crucial moment on the final day of the Centenary Test, almost 50 years ago in Melbourne, Marsh dived forward to catch a ball from Greg Chappell that had squeezed between Derek Randall's bat and pad. The Australians appealed and Randall was given out. Recovering from his roll on the grass, Marsh called Randall back. The ball hadn't carried.

This event occurred when England had a decent chance of pulling off what would have been an improbable run chase in a great Test match; set 463 to win, Randall was on 161, with Tony Greig going well at the other end. The score was 324 for four. (Randall was eventually dismissed for 174 and Australia secured victory by 45 runs.)

Rod would never claim a catch if he knew the ball had touched the ground. "In fact," he added, "Randall didn't hit it either. But that was the umpire's decision, and you had to accept that." Years later, he told me he wouldn't appeal if he knew the batter was not out (unless, he added with a grin, recent incorrect decisions needed balancing). But at the same time, he argued that as a batter you are under no obligation to walk if you know you've nicked the ball to the keeper; you should accept the rub of the green, whether to your advantage or disadvantage.

What was the rationale for this apparent inconsistency? I think it went along these lines: appeals in cricket are made by the fielding side to the umpire. They are like the prosecution in a lawsuit, while the batter is in the position of the defendant. As the defendant, he has a right to plead not guilty, and wait for the decision of the court. The bowler/fielder has no right to bring dishonest charges.

Rod said he didn't like the phrase "Spirit of Cricket" – too high-falutin', too English. His phrase for it was "play hard and play fair".

Wicketkeeper Marsh was relentlessly honest, as when calling Randall back

From Melbourne Cricket Club (Australia's MCC), to the North Yorkshire and South Durham Cricket League, Division 2. A cricketer alleges that a slip fielder who plays for Saltburn Second XI has been getting caught-behind decisions by snapping his finger and thumb as the ball passes the outside edge on the way to the keeper. The charge is that this is a systematic policy involving more than the two primary conspirators (the keeper and the slip). Videos online have been used to support the accusation. Umpires, it's said, have thus been conned into thinking the sound must come from the ball on the bat edge.

To continue the analogy to courts of law, this slip fielder is doing the equivalent of planting false clues that lead to an unfair conviction, and this has been a systematic and regular mode of behaviour from the team. Statistical evidence has been offered in support: the keeper involved has twice as many dismissals as his nearest rival in the division and, according to one online contributor, has a far higher number of catches per match when the alleged finger-snapper has been playing (39 in 13 matches) than in those from which he has been absent (five in seven). On one recent scorecard he was credited with no fewer than eight catches. ("Circumstantial evidence, m'lud," the defence may argue.)

So where does, or would, such an action stand in the scale of cricketing sins, in the scale of unfairness, or plain cheating? Certainly it is (or would be) a matter of perverting the course of justice. It's deliberate, and done with the intent of deceiving the official who carries the responsibility for upholding justice. It seems to me more premeditated and cynical than claiming a catch when you're not sure the ball has carried; not just a case of giving oneself the benefit of the doubt in the heat of the moment.

Devine's apparent attempt to trick umpires was caught on camera

Though deliberate and persistent ball-tampering is akin to finger-snapping in the dishonesty of its intentions, that practice is an extension of ordinary ball cleaning and polishing. There is a gradual decline from one to the other. Moreover, the rule against it was, in my day, more honoured in the breach than in the observance.

In its calculation and planning, finger-snapping has similarities to spot-fixing. One difference is that the advantage gained is within the game, as opposed to the pecuniary advantage of a betting scam. What the snapper gains is unfair advantage on the field itself; the fixer's reward is a cut of the gambler's profits. One feature in common is that the cricket lover's trust in the shared honesty of the game is put in question. As in politics, if rules are thrown out, we're drawn to lose our trust in politicians in general.

> This is the equivalent of planting false clues that lead to an unfair conviction

But with the finger-snapping practice, there is also the question of how anyone could manage to get away with it.

How could the perpetrators have performed their concerted trick at just the right time? For the appeals to the umpire to be plausible, the click must be made at precisely the moment the ball passes the outside edge. The finger-snapper either has to do it frequently, including on occasions when the ball is hit cleanly (or missed by a mile), or the click would be too late to be linked to the edge of the bat. It would be interesting to know the umpire's responses. In the videos I've seen, the slip and wicketkeeper go up together in triumphant appeal, as if there has been an obvious edge. How often have they started to do this when the ball has been middled and is speeding to the cover-point boundary? Certainly the timing would have to be exact.

One video is from a match last season, when Saltburn needed one wicket and the opposition four runs. The same finger-snapper is at silly point. The viewer is invited to watch his left hand, and it is indeed possible that he snaps his fingers just as the ball seems to go past the outside edge. But I couldn't swear to it.

Moreover, having fielded at first slip a lot myself, and indeed sometimes at silly point, I would have thought that in these positions anyone would be too busy concentrating on catching genuine chances to have the mental space (and time) for such a cunning ploy.

As for the "Spirit of Cricket", or "play hard but play fair", this ruse, if proved, is high on any scale of cricketing sin. It is, or would be, an egregious piece of cheating.

Trickery is, of course, one element in sport. You need not only skill, courage and resilience, but also shrewdness, even a degree of cunning. Cricket in particular is a game played in the head, as well as with the body. It's an important element to bowl over a period of time to a plan. We deceive the batter by bluff and by guile. We play on his nerves. I love the art of spin bowling, especially leg spin, where a large part of the aim of bowling and captaincy is to create uncertainty in the batter.

There is a grey area between shrewdness and gamesmanship, another between gamesmanship and almost obscene attempts at "mental disintegration", between all these and out-and-out cheating.

As I say, if the finger-snapping case is proved, it falls squarely into the last category.

Culture shock leaves troubled Hundred in race against time

Standard of cricket up but friction with new owners and falling crowds put heat on ECB before new media rights deal

SIMON WILDE

Cricket Correspondent

The ECB's flagship Hundred tournament is experiencing tensions on several fronts as the 23-day league stage reaches its halfway point. With the introduction of new ownership groups among the eight franchises, teething problems were inevitable, but there is an urgent desire among some to get things right after stakes valued at £520million were sold last year.

ECB sources remain optimistic over how things stand, despite attendances being down on the comparable stage in 2025, when the competition had its best year in terms of gates. They say broadcast audiences are up and social media "views" have risen by about 75 per cent. Interestingly, they maintain they always factored in a drop in attendances of about 4 to 6 per cent because of the switch to new owners and the decentralisation of ticketing and sponsorship.

The biggest challenge comes down to culture – investors from India and the United States, several of them owners of IPL franchises or with interests in other sports, joining forces with county clubs who have long-established methods regarding how they run things on and off the field.

There were bound to be differences of approach, but one of many sources – most of whom would only speak on condition of anonymity, such is the delicacy of the situation – accused the new owners of being "insensitive to the local market", adding: "It's an area English cricket needs to watch because they've let a different culture and different business practices through the door." He cited the case of the Manchester Super Giants logo incorporating an elephant, as seen on the Lucknow Super Giants badge; only the wording is different.

Time pressure is at play here too. The ECB's next media rights deal, which will take effect from 2029, is seen as a crucial opportunity for the new owners to extract some financial return on their investments, provided the product is in good shape and has established itself as the world's second-biggest league behind the IPL.

The ECB is expected to start talking to prospective bidders as early as the end of this year, which doesn't leave long for the tournament to put on its best face. One source urged the ECB not to rush into any deal, saying: "This early part of the story has some way to go yet."

Mark Rhydderch-Roberts, the Glamorgan chairman, is bullish, however. "With the next media round I firmly believe the Hundred will take its place as the leading short-format tournament after the IPL," he said.

There is an acknowledgement by some host venues that investors will push for more games. After all, they have paid a lot to stage only four home fixtures a season. But if there is to be an expansion, extra matches would still have to be fitted into the prescribed four-week window.

Apart from broadcast rights, there are really only two areas with any potential monetary upside – tickets and merchandise, and sponsorship. Both are providing disappointment.

The sponsorship situation is complicated. Due to the ECB's desire to get rid of betting sponsorships, a move delayed until next year after protests, and the general economic situation, teams have struggled to find front-of-shirt sponsors at good levels.

"The income from lead sponsors is way below what was budgeted in the investment memorandum," said one. Another called the situation a "mess" and blamed the ECB. However, the board insists that, following the move away from its centralised deal with KP Snacks last year, the collective value of the individual team sponsorships will far exceed the previous arrangement, arguing that the two London clubs have deals that would do that on their own.

Some feel the rebranding of teams under new owners has been done badly, squandering established fan loyalty. The Oval Invincibles, men's winners for the past three years, have lost their name, against the wishes of Surrey, and are now called MI London. This means both London teams have "London" in their names, which must confuse potential supporters.

> "English cricket needs to watch out because they've let in new business practices"

Recruitment of Root "ambushed" rivals, say Welsh Fire

It is perhaps no coincidence some of the sharpest drops in attendances have occurred at venues where the side's team colours have changed, such as Headingley and the Utilita Bowl. This is also true at the Oval: the Invincibles wore green whereas MI London now wear blue. The ECB counters that fandom is building, thanks to shirt and flag giveaways.

Further confusion has probably been caused by a lot of the players, once familiar to fans of certain teams, jumping camp after the biggest auction in the Hundred's short history. Of some 20 leading England players involved in this year's tournament who also took part in 2025, around half have changed teams. Welsh Fire recruited three big-name England players in Phil Salt (who was born in Wales) as captain, Joe Root and Chris Woakes. "That was a conscious effort in the auction, to really ambush our competitors, and we did a good job," Rhydderch-Roberts said.

The increase in salary cap before the last auction, though necessary to attract the best talent, has put an additional squeeze on potential profits.

Rhydderch-Roberts believes the new tournament has been more beneficial to some counties than others. For Glamorgan, it has been transformative. They are equal partners with Sanjay Govil, an American tech entrepreneur who owns Washington Freedom in Major League Cricket. That arguably puts them in a better position than, say, Hampshire and Yorkshire, both wholly owned by their new owners, or Lancashire, who have retained only 30 per cent of the Manchester Super Giants franchise.

These clubs, he suggests, have become largely "venue-hire businesses". He adds: "We chose our investor rather than the other way round. We have a more positive narrative. With the transition from ECB ticketing and marketing to the new ownership, yes, there have been some teething troubles, but we've experienced fewer of those because we've got a good relationship with the new owner. He recognises that we run the venue."

Precisely who holds the power in this new world is something exercising the minds of many. Rhydderch-Roberts says Glamorgan and Govil see opportunities in the wider franchise world; they bid for Rajasthan Royals when the franchise recently came up for sale – and got to the last four – and are keeping an eye on the prospective sale of Big Bash teams in Australia.

"A loose collection of quality franchises across the globe creates great synergies," he said. "The cricket world is moving quickly and you've got to take your chance. For years, Glamorgan has been patronised by some of the larger counties but I see a vacancy at the top of English cricket, and we intend to fill it. Glamorgan has been transformed and I don't think people have quite got up to speed."

In terms of running the playing side, coaching staff have had to be amalgamated in some cases, while in others IPL owners have brought in their own people, such as Kieron Pollard at MI London. Tom Moody had previously managed Oval Invincibles to their "three-peat".

Beyond dispute is that the quality of cricket is better than ever. Apart from the higher salary cap attracting good players, teams are now permitted to field four overseas stars in their XIs, up from three. The quality is especially noticeable in the bowling attacks. The Manchester team, for example, sport five internationals in Gus Atkinson, Sonny Baker, Liam Dawson, Josh Tongue and the Afghanistan wrist spinner Noor Ahmad.

"The standard of cricket has been awesome," said Ben Duckett, who is playing for Trent Rockets. "Everywhere you look, there are not many weaknesses."

Some suggest that, in terms of spectator numbers, sport watchers may be suffering fatigue from so many rival attractions such as the football World Cup, but in reality the Hundred has been afforded a pretty clear window.

Ticket prices remain competitive. All venues must admit under-fives for free and those aged 5-16 for £5. The ECB also retains control of the bottom 15 per cent of adult tickets to keep an anchor on prices, but teams control the rest. New owners are free to price these as they see fit. Some have created new gold and platinum packages, but the ECB says the rises have not been excessive.

Prices vary by venue, day of the week and region, but standard adult tickets for the next seven days range from about £20 at Cardiff on Monday to £75 at Trent Bridge on Wednesday for the derby against Birmingham Phoenix. Hospitality tickets touch £210 in some cases.

One other discernible pattern is that Hundred attendances have been higher when the tournament follows an England Test series against Australia or India, which may have raised cricket's profile among casual followers. This could have contributed to this year's drop-off compared to 2025, when India toured for five Tests.

"Some data suggests we're in really good shape," an ECB spokesperson said. "Of course there have been learnings but anyone would expect that given the level of change. Given what this will do for English cricket, there's huge amounts of excitement as to where we will get to."

Athletics Commonwealth Games

Kerr uses guile as well as speed to claim gold in high-class contest

Scot says 'it doesn't get better than this' as he overcomes poor early position to take gold in the mile in front of home crowd

RICK BROADBENT

After breaking the mile world record two weeks ago, Josh Kerr showed he can shine while racing rivals as well as the clock with a run of class and conviction that will linger long in the memory. The Scottish star added the Commonwealth Games gold medal to his raft of achievements as he used his raw pace to extricate himself from a messy position. He is pushing parameters and prolonging his purple patch. "It doesn't get any better than this," he said.

It was the first Commonwealth Games mile for 60 years and if the time was modest – 3min 54.12sec – the drama was rich. Kerr, 28, had got himself into a seemingly terrible position but the middle distance is about pointy elbows as well as blistering times. He escaped and when he hit the front with 250 metres to go, nobody truly looked like staying with him. The pre-race theory was that a slow race would help the others. It merely delayed the inevitable.

Cameron Myers, Australia's wunderkind, was second but was 1.14sec behind, which sounds less than it looked. Timothy Cheruiyot, a four-times Diamond League champion over 1,500m, took the bronze, with Jake Wightman, Kerr's old Edinburgh AC team-mate, pushed back to a disappointing sixth. Credit, too, to Wales' Jake Heyward, who finished fourth after spending most of the past four years sidelined with injuries.

"It means everything," said Kerr who felt this was some form of payback for a dismal time at the last Commonwealth Games in Birmingham. "This was the championship of my season after world indoors and going after the record in London. I didn't put together the performance I wanted in 2022. I think a British crowd deserved more and I owed them that.

"When you're running that slow, your job is not to waste energy and I did that there. I knew an opportunity would open up. Jake [Wightman] was on the outside and he's such a great closer, but I had enough energy to put a gap on him in the last 200.

"The record in London was a big stress, pushing my body to the extreme limit. Doing a championship race is a nice clean of the palate, using your brain instead of your body. It's how I love to race."

This was a thoroughly-modern triumph but it was infused with nostalgia. Back in 1954, after breaking the mile world record, Sir Roger Bannister and Australia's John Landy faced off in Vancouver at the British Empire and Commonwealth Games. It was a titanic tussle between two men who had gone under the four-minute mile barrier that summer. Fast-forward and Kerr was racing in Glasgow as the 14th man to hold the record since Bannister with an Australian rival desperate to tarnish his mantle. The crowd was significantly down on the 35,000 who had watched what was dubbed the "Miracle Mile" but it was roused to a patriotic fervour by the start. Bannister said his mile record would have meant nothing had he not beaten Landy. For Kerr, too, this victory underlined his record.

The 2023 world champion over 1,500m went the extra hard yards. Earlier this week, Wightman boldly predicted that Myers would become the best of all-time, but Kerr might have something to say about that.

As the runners were announced he strutted onto the track with his blinkers and trademark shades on. Glasgow's showpiece began with Myers and Kerr on the inside. Wightman and Kerr then tucked in behind the leaders. The pace was slow which would have been what Wightman wanted with his fast finish. It was edgy.

Myers simply tracked Kerr until the gloves came off. As they came to the bell, Cheruiyot led Myers and Kerr. The Scot then picked his moment and delivered a rapturously received triumph. Kerr has separated himself from the field and history by breaking Hicham El Guerrouj's decades-old record. Now, in the city where he won world indoor gold two years ago, in the stadium where he set his personal best for the shot put as a kid, he was a champion again.

It was undoubtedly the standout race of the track programme and a high-class contest. Myers is only 20 and the latest prodigy in a sport where there are no kid gloves. Three years ago he ran the fastest ever mile by a 16-year-old. His time will come.

As for Kerr and Wightman, that is a long-running tale. In 2022 Wightman surged past Norway's reality tv star-turned-phenomenon Jakob Ingebrigtsen to win the 1,500m world title. That was a performance swathed in emotion as his father, Geoff, was the announcer in Oregon. Geoff no longer coaches Wightman, but he was back on the tannoy in Scotstoun Stadium.

Then, in 2023, the injured Wightman watched from a TV gantry, as Kerr produced a carbon copy to succeed him as world champion. Last year the pair made the 1,500m World Championship final, where Kerr tore a muscle and hobbled home in pain, while Wightman completed his own

Just 14 days after breaking the mile world record, Kerr powered his way to Commonwealth glory in front of a delighted home crowd

'World's best training partner' Hunter Bell eyes Holmes double

Rick Broadbent

When Georgia Hunter Bell won her Olympic 1,500m bronze medal in Paris in 2024, Dame Kelly Holmes gave her some advice. "Georgia, you do understand the symmetry of this, don't you?" she said. "I got a bronze when I was 30 and then I did the double when I was 34. That's the age you're going to be in LA."

The new Commonwealth Games 800m champion, now 32, is considering attempting the Olympic middle-distance double. If she did that it would make her the arch-rival of her friend and training partner Keely Hodgkinson, the reigning 800m champion. Trevor Painter and Jenny Meadows are the husband-and-wife duo tasked with managing a pair who have now won ten Olympic, world and European medals in two years.

Hunter Bell had taken the long route to these podiums. She was a talented junior who quit at 23 and worked for a cyber security firm before falling back in love via lockdown parkruns.

She was still running, still gifted and still fit, but it was only after finishing fourth at the World Indoor Championships in Glasgow in 2024 that she realised she could be a contender. As she said after her win on Friday: "It showed me I was good, but if I really wanted to break through and be the best in the world I had to make a lifestyle change." That was why she decided to quit her job in tech sales. That year, she won European silver and that Olympic bronze over 1,500m. In 2025, she added a world indoor bronze and pipped Hodgkinson to 800m silver at the World Championships in Tokyo, albeit that her younger team-mate was fighting back from injury. This year she has won two international titles, at the World Indoor Championships and Commonwealth Games.

"If Georgia was joining M11 [training group] now or a year ago, maybe Keely would not have been as open to the idea," Meadows says of doubling up. "But when she joined she wasn't even an international athlete. I'm so impressed with them both. They genuinely respect each other.

"I've heard Keely say she'll be really sad when Georgia retires because she loses one of the world's best training partners."

Hunter Bell won the 800m in Glasgow on Friday

It is, nevertheless, unusual to have a rival so close and Meadows lauds Hodgkinson, 24, for how she dealt with it when her coaches steered Hunter Bell towards her event last year. "She could have had a problem with it and us as coaches because we basically put a rival in her way," Meadows, an Olympic 800m runner who won world and European medals, says. "Keely would not have wanted us to clear the way for her. She would lose all respect for us and she'd be like, 'That's not fair to Georgia.' "

Hodgkinson is sixth on the all-time 800m list and Hunter Bell is tenth. In the 1,500m list, Hunter Bell is the British record-

ISABEL INFANTES /REUTERS

FINUCANE COMPLETES A GOLDEN HAT-TRICK

Given that the 1,000m time-trial was making its Commonwealth Games debut, we were always going to have a new champion. There was, however, only ever going to be one winner as Emma Finucane continued her golden Glaswegian week with a third fine triumph (Mark Palmer writes).

After her team and individual sprint titles on consecutive days, the 23-year-old from Carmarthen completed a perfect hat-trick by gliding home in a time of 1min 05.285sec, 0.322sec ahead of Australia's Claudia Marcks.

If the win was a formality, there has been nothing run-of-the-mill about her quality and consistency. Regardless of distance or calibre of opposition, Finucane has produced consistent excellence.

The field included Ellesse Andrews, who Finucane — the 15th of 17 riders — had to watch try to pip her at the last. Andrews managed third place, a position Lauren Bell had designs on before fading in her final lap.

Finucane kept pace, power and standards high and deserved the acclaim at the Sir Chris Hoy Velodrome. She is the first Welsh woman to win three golds at a single Games and could complete a clean sweep in today's keirin.

Finucane won her third gold of the week

recovery by finishing second to Portugal's Isaac Nader. This summer Kerr has been in restorative form.

It was a fitting conclusion to an athletics programme that has included some memorable moments even if the quality has been mixed. Another came earlier as Stoke's Jazmin Sawyers won her first international outdoor title in the long jump.

The popular 32-year-old leapt 6.93m to get the gold to go with the silver she won when the Games was last held in Glasgow in 2014.

For Sawyers, who appeared on TV singing competition *The Voice*, this was a reward for her resilience. Her mantra is "a little delusion goes a long way". This time she was just delighted.

holder. Hodgkinson has not run a 1,500m since she was 17. The problem for Hunter Bell in the 1,500m is that it has been dominated by arguably the sport's greatest ever athlete. Faith Kipyegon won Olympic gold in 2016, 2021 and 2024 and is a five-times world champion. The presence of Hodgkinson and the rise of Switzerland's Audrey Werro means the 800m is a daunting task too, and the situation is further complicated by not knowing which is her best event.

"Last year, before Tokyo [the World Championships], it felt like Georgia could not even function because she kept going, '800 or 1,500 or do I do both?'" Meadows says. "It literally came down to a vote. Trevor wanted her to do both and me, Georgia and her husband were like, 'No, let's focus on one.' And we decided 800 because, at that time, Keely was not quite herself and her chances of gold in the 1,500 were not that great."

On Thursday night, Hunter Bell reiterated her multi-tasking ambition, but will run only the 1,500m at the European Championships in Birmingham. "I was trying to see if I could double at Europeans, but it's a lot to put on the body," she said. "But I do look forward to doing the double one day." It could be at the LA Olympics in 2028, as Holmes predicted. It would be tough with the 1,500m starting the day after the 800m final, but Meadows thinks that challenge is more psychological than physical. "Kelly was the same in 2004. When she had to come in the next morning she was like, 'I can't do it.'" Of course, Holmes won both the 800m and 1,500m; no athlete has won the Olympic middle-distance double since.

'You let it rip, baby' — the Irish voices behind viral broadcast

While underdogs Mayo ended their 75-year All-Ireland curse at Croke Park last weekend, the men behind the mic became as celebrated as the players — in all corners of the world

Michael Foley

Wooooooooohhhhhh!!!!

The famine is over! The famine is over! The curse be damned! Hit the nuclear button! Mayo have won the All-Ireland! It's coming home! It's coming home!

Oh my God almighty! Wonderful! Wonderful! Wonderful! What a match! Mayo have done it!

Oh Martin, 75 years, how on God's earth can you sum this up? Oh my God.

Preparing for last Sunday's All-Ireland Gaelic football final, Stephen Grealis's commentary notes did not need to get too dense. After five years calling club games and Mayo matches for Midwest Radio, he recognised every twitch and nuance in every player. But he did scribble down one word: "famine" – a reference to the fact that, going into the final against Kerry at Croke Park in Dublin, Mayo were bidding to end a 75-year wait.

"A story was told me by a local man about the 1997 final," he says. "At the end a Kerry father turned to his son and said, 'That's the famine over.' That was 11 years. It really stuck with me and resonated with me."

Would he have reason to use it? Grealis remembered the Mayo manager, Andy Moran, with him once for commentary on a dreary county championship quarter-final between Ballina and Castlebar. An hour with Moran left Grealis buzzing.

"I never enjoyed a commentary as much. The energy he brought said to me, 'OK, this man has something.' Once he was manager, you could see there was something different."

The Friday before the game, Martin Carney – the former footballer who was Grealis's co-commentator – met for coffee with Paddy Burke, Willie Joe Padden and John Maughan, two legendary comrades with Mayo, trying to find something to cling on to. "Cautious optimism would be stretching it," he says.

The impact of the outpouring of pride and emotion from a community hemmed in by defeat for 75 years smashed through barriers traditionally impenetrable to a small native sport.

Mayo's story has since lapped the globe – the curse inflicted on Mayo's winning team in 1951 by a priest in Foxford after the imaginary intrusion into a funeral by celebrating players opening the way for a universal story anyone could connect with.

The commentary made bulletins and newspapers in Australia. Mike Atherton celebrated their work in his cricket column for The Times. The story made the New York Times and crossed lines from The Spectator and the Daily Telegraph to the Guardian.

Christiane Amanpour talked on CNN. Tributes stretched from Joe Biden and Mark Carney, the Canadian prime minister, to Oasis's Gallagher brothers. Over 23 million watched the closing minutes pinned at on The Sunday Game's X account and the listens for the Midwest commentary, scattered across different accounts, also spiralled off into millions.

STEPHEN MCCARTHY/SPORTSFILE

Mayo's momentous win last weekend captured the attention of the world

It was Sunday evening at the Mayo team banquet, stitching the evening together with interviews, that Grealis got a sense of what was happening.

"I flicked [the phone] and saw our clip had gotten a couple of hundred thousand views," he says. "When mates in Australia were in touch, 'You're on the news here,' it's like, 'Oh God.' To be lucky enough to have been there to capture it, the fact that's gone worldwide, is even crazier."

During a radio interview last week Carney heard the commentary back for the first time. "I was embarrassed. Then I said, 'Why would I be? What you were doing was a reflection of the madness unfolding,' " he says.

Every emotion was on Carney's face and transmitted through his words. His uncle Jackie had played in Mayo's first All-Ireland-winning team in 1936 and trained the sides of 1950 and 1951. As one of 13 children, Carney's father was sent from Mayo to Limerick as a teenager to help his eldest sister rear her family. He became an electrician and worked on a hydroelectric scheme in Donegal.

Carney played for Donegal and won Ulster medals, but Mayo was in their bones. He won four Connacht medals with Mayo and sat on the bench for the 1989 All-Ireland final before another life charting Mayo's agonies as a TV and radio analyst.

Before Sunday, he was contacted by Patricia Browne, the wife of Jimmy, who captained Carney and Mayo in the 1989 final. Could he mention Jimmy on commentary? He did at the beginning and stayed talking to him all the way through.

"[Winning] was beautiful. I never realised it would be as sweet and cathartic," he adds. "That spiritual regeneration. What you've been searching for all your life. It was more relief than joy. I abseiled Croke Park for Mayo Cancer Support; [last Sunday] you're abseiling without a safety rope. You're just coming down at full speed. You let it rip, baby."

"I was in a state," Grealis adds. "It's been a very funny year. I got into the sports editor job [for Midwest] back in May. In April I got diagnosed with colitis. My stomach has been great since with medication but my God it was upside down, the last 20 minutes.

"For five minutes after full-time the only words I could get out were 'Oh my God'. I don't know how I held myself together. A former colleague texted and said, 'How were you so composed?' Call that composed?!"

He spent his 27th birthday last Wednesday in Belmullet introducing the team to a gigantic crowd. Carney went to the homecoming on Monday.

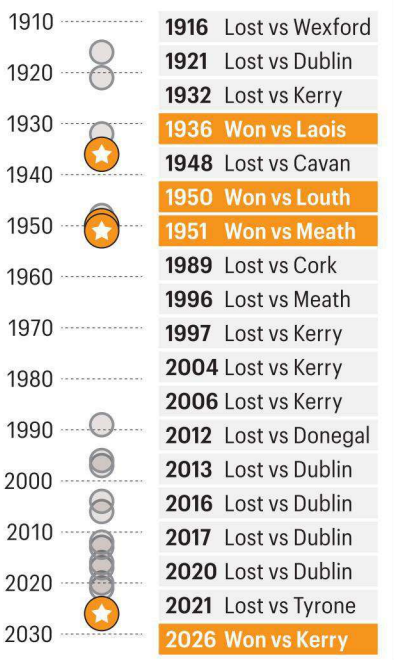
"In Belmullet it was crazy," Grealis says. "People hugging, shaking my hand. I say, 'I didn't do anything. I wasn't playing.' An absolute whirlwind.

"One child asked me to sign a jersey. Next there were 20 children around. I don't know how to do this. Thankfully, Jordan Flynn [Mayo player] came around the corner and they just bolted there. I made my escape. I was like, 'Did that happen?' "

It did. All of it did.

THE LONG WAIT

Mayo in All-Ireland senior football finals



Rugby Union

LE PLAISIR DU MOUVEMENT; WILLIAM WEST/AFP/GETTY

Girls train at the Kingham Hill camp, where players will not enact a single set piece

‘The ball must breathe’ – the English kids learning to play like the French

Children at Oxfordshire summer camp discover ‘the pleasure of movement’, an idea that rejects traditional RFU ways

Elgan Alderman

How often does a British spectator tune into Toulouse or Bordeaux Bègles’s latest divine offering and curse that their team cannot be the same? Maybe cultural renewal is on offer. Maybe the Anglo-Saxon – as the French would call them – and the Celt can embrace the pleasure of movement.

That is the phrase that underpins Le Plaisir du Mouvement (LPM) UK, which has just hosted its fifth annual summer camp at Kingham Hill School. More than 20 coaches, including one involved with Springboks Women, and about 120 children, boys and girls from under-12s to under-18s, turned out in Chipping Norton to learn the principles of Pierre Villepreux, who created LPM more than 30 years ago in France.

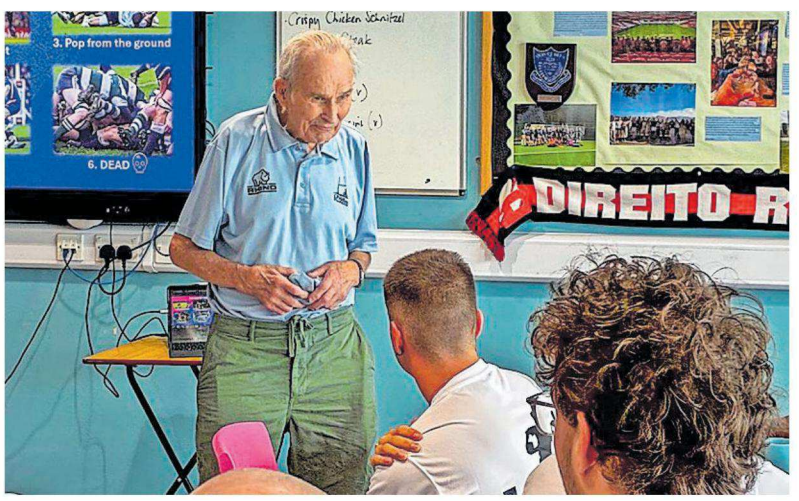
Villepreux was an attacking full back for France and one of the most influential coaches in the sport. In 1985, alongside Jean-Claude Skrela, he ended Toulouse’s 38-year wait for a national championship and began the club’s golden age. In June they won the Top 14 for a fourth successive season, equalling their record sequence from the late Nineties.

The methodology is rooted in the classroom. Villepreux learnt from René Deleplace, a university professor and rugby theorist. Moving forward and supporting the ball-carrier is the priority, always looking for a pass before or during contact (the word “offload” is not used), and only when there is an obstacle do you spread the ball wide.

Villepreux likens it to an accordion, the attacking movement mirroring how an accordion compresses and expands to create space and time. Among his catchphrases are: “Play where it is easier to play… Go help him… The ball must breathe.”

This culture has defined Toulouse for 40 years, instilled in juniors and new seniors like Jack Willis, the English back row. You play *à la Toulousaine* there, not *à la* wherever you came from. The attitude has rubbed off on Bordeaux, the merged arrivistes who have been European champions for the past two seasons. Laurent Marti, the Bordeaux president, was a junior at Toulouse. Yannick Bru, the Bordeaux head coach, spent most of his playing career there.

A niche group of acolytes – the terms “evangelise” and “cult” are used jokingly on the day I visit – are trying to spread those principles in the UK, emulating the French camps in Lubersac, near Limoges. The muse of the British chapter is Lynn Evans, the Welshman and friend of Villepreux who coached Oxford University from 1981 to 1996. Now in his eighties, he was taking part in demonstrations at the camp.



The ethos of Villepreux, right, is now being espoused by Evans, left

Sam Lacombe, a coach in Toulouse’s academy, is involved with LPM. Lacombe was not in attendance last week but Richard Dixon was. A former teacher in the UK, Dixon now lives in Toulouse and coaches youths there. He recalls the first time he saw LPM in action, saying: “I didn’t know what I was seeing, but I knew it was how rugby should be played.”

Dixon led the under-12 boys in their first session on Monday morning. For an hour and a half, it was all about reducing the game to first principles: go forward; be in close support; stay on your feet; attack in the same direction until the touchline intervenes. During this camp, players will not hit a ruck or enact a single set piece. They will attack with the ball, and defend when it’s the other team’s turn.

Phrases explain what the focus should be. “How am I helping my team-mates?… You should be in movement all the time, and so should the ball… We are actors, we are not spectators.” A lot of the early play is clunky. It is notable that one boy, who is English but lives in France and has attended the camps before, has the principles down, offering tight support lines consistently to the ball-carrier, just as the best French packs do.

Underlying most of the coaches’ presence here is a dislike of the traditional approach in the UK, and a focus on drills that create action but don’t feed into game play. I hear “unconscious incompetence” around those who regurgitate what they are told to coach. I hear stories about academy players being told off for offloading, even though it was successful.

> If that French boy or girl was introduced to England, they’d end up playing like dinosaurs

“It’s laughable because it’s all about standing still and passing the ball to stationary people and then telling them to run at tackle shields,” Dixon says of RFU training. “You can only do that for so long before you’re thinking: ‘I’m pretty sure there’s a bit more to the game than this.’ But if we don’t teach people, how will they find out?”

Dixon takes umbrage at suggestions that a nation has a style of rugby in their DNA. “They’ve been taught how to play the game properly,” he says. “If that little French boy or girl was taken out of France and introduced to Hinckley or Stanley Rodillians or any other, they would end up playing like English dinosaurs.”

Nothing that I saw on Monday appeared overly revolutionary. Everyone in rugby knows you have to pass back to move forwards and have 14 team-mates to help you. It can, however, be pared down to a mindset and an approach: to train with a ball in hand, with game play in mind; to allow knock-ons but encourage passing and movement above all else; to promote the development of intelligence and courage in the individual.

There are safety and inclusion elements too. The coaches believe that focusing on evasion rather than contact will help market rugby as a safer sport. Representatives from Millfield and Marlborough College were expected to see LPM in action, and the venue for the camp (£475 for those staying on site for the week, £300 otherwise) is an independent school, but there is a strong outreach presence. Ben Hutchings, one of the organisers, is the academy director of Roebucks, which seeks to develop players in southeast London who don’t attend rugby-playing schools.

Acolytes of LPM are aware of their limit and know that the impact of a five-day camp may struggle to endure once players return to their schools and clubs.

Then again, they may remember. Dixon asks the under-12s if they enjoyed the first session. There is a shy murmuring of agreement. When pushed for reasons, they come up with: “Fun. Intense. Playing rugby.”

Stuart Barnes

No Englishmen in my World XV and only one makes bench — reason to worry before a big 2027

England finished the month as they started it, to my mind at least. As a team, where are they? Not bad, not good, somewhere in between? Argentina, whom Steve Borthwick's side battled past in their final Nations Championship game, are struggling to piece their expatriate playing base back together and England have a fine record against the Pumas, who fielded a far from impressive XV. England began with encouraging intensity but the quality fell away, with the drama of the final play eclipsing a forgettable match.

Who is sure whether the Springboks, the best team in the world, were really under pressure against England? There was, without doubt, a 20-minute period of pretty decent stuff from England in Johannesburg. And then there was Fiji. The only question at Everton's Hill Dickinson Stadium was how bad the Pacific Islanders were. The answer is, very bad.

Unsurprisingly, the headlines were once again grabbed by Henry Pollock, inset. Love him or loathe him, the 21-year-old scored a hat-trick within 35 minutes of being introduced, combining his speed, game awareness and sheer capacity to stand out.

WH Auden wrote: "Youth may be forgiven when it is brash or noisy, but this does not mean that brashness and noise are virtues." It perfectly sums up Pollock and our reaction to his youthful excesses. It is time for him to grow up, towards potential greatness.

That hat-trick stood out in a confusing month, which England fans, critics and even the team's management may have found hard to evaluate. We think England are a long way from being World Cup contenders; they have no clear identity. But that second-half performance from Pollock was out of the ordinary, and in an ordinary three weeks, it put him into contention – as England's only candidate – for my Nations Championship team of July.

Pollock performed from the bench in each of the first batch of fixtures and he stays with the replacements in my team. Among the few other English contenders was Bristol Bears' Ellis Genge. His quick-witted tap penalty and try at Ellis Park summed up his physical attributes as a dynamic ball-carrier, but the 31-year-old loose-head prop struggles to set himself in the scrum – there has to be more. It may be that when Fin Baxter is fit again, we see the best of Genge.

Angus Bell, 25, recently of Ulster and now back in Australia, delivered front-foot ball for the Wallabies. In an era of pick-and-drives, props must also have a predatory knack for scoring from close range. South Africa's Thomas du Toit, a prolific scorer in his Bath days, played for only 50 or so minutes but that was enough to cross against England. Du Toit, 31, is a key weapon for the Springboks from three metres out.

It is no less fascinating that Malcolm Marx, the 2025 world player of the year, featured for the entire 80 minutes against England. So much for the "Bomb Squad". While other countries thoughtlessly follow the trail blazed by Rassie Erasmus, the Springboks are shifting their strategy.

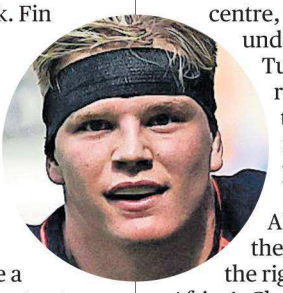
This team of the month is an attempt to analyse more than bare form; it is about what the selections may signify. Australia are struggling but are undoubtedly searching for a new way to play. In Josh Canham they have a lock with the ability to contribute tries (he scored three against Italy), but more eye-catching is that he possesses an exquisite pair of hands, allowing him to shift the ball from the breakdown into open space, beyond the claustrophobic clutter. Alongside Canham, 25, I have selected the All Blacks' Tupou Vaai, 26, another of the second/back-row generation.

The back row is all South African. Pieter-Steph du Toit led the team superbly, which allowed the newcomer Paul de Villiers to settle into the side as a replacement for Siya Kolisi at flanker. There wasn't a better player than Du Toit in the three rounds of rugby. At No 8, I have opted for Jasper Wiese over New Zealand's Ardie Savea. The former Leicester man has transformed from a terrific Tiger into a world-class No 8.

Behind the scrum, the All Blacks' No 9 Cam Roigard is one of the world's best; the 25-year-old has to be to shade the Frenchman Maxime Lucu. Roigard and Lucu are technically superb ball-strikers and elusive runners.

England's present crop has nothing to challenge either of them, which demands Archie McParland's inclusion in Borthwick's squad moving forward. Although the 21-year-old is second choice behind Alex Mitchell at Northampton Saints, he is England's best hope at scrum half.

At fly half we await the return of South Africa's Sacha Feinberg-Mngomezulu, who missed the opening round of fixtures because of an ankle injury, but in his absence Matthieu Jalibert was wonderful – even though he played predominantly at full back. Fin Smith lacks the pace and panache of these No 10s, so England should give Marcus Smith a final run or force Fin to play even flatter on the gainline.



Alas, Borthwick cannot conjure a Jordie Barrett in time for Australia. England require a "second No 10" at inside centre to create further along the back line. Max Ojomoh is the one with the vision, but England seem to not trust his defence.

Back to the team of July. At outside centre, I have chosen the understated Kiwi, Quinn Tupaea. The 27-year-old runs perfect lines and times his distribution to near perfection. He's a poet of a player.

Will Jordan, Tupaea's All Blacks team-mate, is the only possible pick on the right wing, with South Africa's Cheslin Kolbe on the left. Imagine Henry Arundell being coached to run those late lines into holes created by Tupaea. Arundell, though still only 23, is in danger of becoming a wasted talent.

At full back, the Springboks' Damian Willemse needed only the brilliance of his performance against England to soar into this hypothetical team. Great in the air and on the ground, the 28-year-old is growing into the ultimate full back.

Barnes' world XV D Willemse (SA); W Jordan (NZ), Q Tupaea (NZ), J Barrett (NZ), C Kolbe (SA); M Jalibert (Fr), C Roigard (NZ); A Bell (Aus), M Marx (SA), T du Toit (SA), J Canham (Aus), T Vaai (NZ), P-S Du Toit (SA), P de Villiers (SA), J Wiese (SA). **Replacements** E de Groot (NZ), M Lamothe (Fr), T Lomax (NZ), E Meafou (Fr), H Pollock (Eng), B White (Scot), T Menoncello (It), D McKenzie (NZ).

> **Rivals thoughtlessly follow the trail blazed by Erasmus, but now South Africa are shifting their strategy**

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Formula One

Attitude, innovation and an unsung hero — inside story of Ferrari's revival

Hamilton has fighting chance of title after miserable 2025 and there is hope at Maranello that they can beat Mercedes to constructors' crown

72

The points gap between Ferrari and Mercedes at top of constructors' rankings

19

Years since a Ferrari driver won the title — Kimi Raikkonen back in 2007

Hamilton has benefited from the work of Serra, inset top, and Vasseur, below

MOLLY HUDSON

Formula 1 Correspondent

Lewis Hamilton's first Ferrari victory, in Barcelona on June 14, was celebrated as vociferously a thousand kilometres away in Maranello as it was in Catalonia. Fans leant out of their car windows – often Ferraris, of course – waving the flag of the prancing horse, horns blaring, and San Biagio's bells rang out.

But single race victories are not what they truly wish to revel in. Rather, there is a desire to finally add to the trophy cabinet in *La Sala delle Vittorie* (Victory Hall) at their museum in Maranello, after a wait of nearly two decades.

Ferrari most recently won the constructors' title in 2008 and they have not won a drivers' championship since Kimi Raikkonen took the crown the year before that.

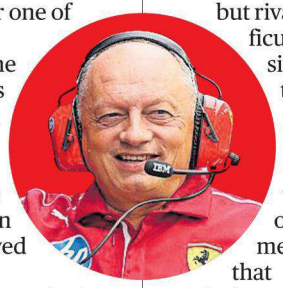
Yet at the halfway mark of this season, those in Ferrari red feel they are in with a fighting chance. In the constructors' championship, they trail Mercedes by 72 points, while Hamilton is 50 points behind Kimi Antonelli in the drivers' standings.

"The first part of the season was, I would say, probably in two stages," Fred Vasseur, the Ferrari team principal, said. "The first one is until Spain, when Mercedes was flying; after Spain, when we came back, we scored more points than Mercedes in these four or five races.

"Where we have to improve, if I draw a conclusion based on today [in Budapest last Sunday, where Charles Leclerc and Hamilton finished fourth and fifth respectively], I would say [is in the] execution. We know that we have to improve on the engine side, and we will do it. The most important [thing] would be to be able to keep the pace into the development – we have to keep this momentum, because there are still 12 races to go."

The 2025 season was tough for Ferrari, but perhaps some of last year's struggles helped them hit the ground running in 2026. Ferrari acknowledge they simply got it wrong last year – to run the SF-25 (their 2025 car) optimally, the rear was too low to the ground, risking disqualification (as happened to Hamilton in China).

By May they stopped development on that project, as McLaren surged ahead, switching focus to this season and the significant regulation changes. Enter one of Ferrari's unsung heroes.



Loic Serra joined the team in October 2024 as chassis technical director, when development of the 2025 car had already begun, so this year's car is the first in which he has been involved since its inception.

Serra, who previously worked at Mercedes with Hamilton, is described by sources at Ferrari as a choirmaster-type figure – he does not court the spotlight but has quietly brought the best out of Ferrari's personnel and systems. It has long been a symptom of Ferrari's desperation for success that some staff felt it was better to play it safe rather than put their heads above the parapet. In a sport which prizes innovation, this is not an attitude commensurate with success; quite the opposite, in fact.

"It's not that there was a culture of fear or blame or whatever, but maybe it was a bit on the back foot [when I arrived]," Vasseur admitted on *The Race* podcast this season.

This year that has all changed. Vasseur and Serra have led the way. They have innovated to the point that their exhaust rear-wing design (they fitted a wing at the back of the tailpipe to add downforce) is now banned for 2027.

They were also the first team to have the Macarena rear wing – which has a 180-degree rotating flap to reduce drag – and get it working consistently. Red Bull had to remove their version after it contributed to two Max Verstappen crashes.

But perhaps more importantly, the updates Ferrari have brought to the track have worked. That may sound simplistic, but rival teams have found it difficult to translate work in the simulator and wind tunnel to performance come race weekend.

Ferrari started the season about eight tenths of a second a lap off Mercedes. At the summer break, they have cut that deficit to between two and three tenths. That is a huge achievement, and unusual to accomplish mid-season.

There are said to be fundamentally different approaches at Ferrari and Mercedes. Ferrari and Serra opted for a "neutral platform", which may not provide the fastest car fresh out of the box, but it can be developed on a steep trajectory throughout the season. Mercedes had a much stronger initial package – helped by their dominant power unit – but admit they cannot develop at the same rate as Ferrari. Toto Wolff, the Mercedes team principal, even questioned how Ferrari could do so within the budget cap, but Maranello are confident their strategy is sustainable, having spent less on their initial design.

Mercedes are still ahead in both championships, though, and Ferrari's title hopes would be slim were it not for the reliability issues the leaders have faced. Those travails mean that, despite Mercedes winning eight of the 11 races this season, Ferrari have kept them in range in the constructors' standings.

That championship is the primary aim for the team at the moment – or at least the one sources suggest is the most realistic. This was clear from the decision not to tell Leclerc to slow down in the closing laps of the Hungarian Grand Prix – to ensure more points for the team – even though that meant he finished ahead of Hamilton, the better contender for the drivers' title. It is understood Ferrari *would* favour one of their drivers in the event of a close title race against Antonelli, but for now the focus is on maximising points for the team.

Indeed, Ferrari have maximised almost everything. Extending Hamilton's partnership with his race engineer Carlo Santi, which was supposed to be temporary, for the rest of the season was another smart call, as was the switch to Carbon Industries brake discs.

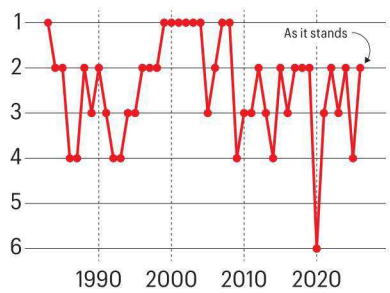
> **We have to keep this momentum, because there are still 12 races to go**

In Budapest, however, some of Ferrari's old weaknesses resurfaced, and they felt they dropped points with those fourth and fifth-place finishes. Hamilton has made errors too, accumulating four penalties across the past three races. "It's better for everybody to go on vacation with a good result, but on the other hand, for the championship, we scored more than Mercedes," Vasseur said in Budapest, where Ferrari took one more point than their rivals. "We have the feeling that we did far from the best we can do, and in this situation, we are not losing points. That's the positive I will keep for my vacation."

That is the mentality Ferrari must maintain if they are to chase down Mercedes and end their championship drought.

FERRARI'S LONG WAIT

It's 18 years since the Scuderia last won the constructors' title following a period of dominance with Michael Schumacher and then Kimi Raikkonen as driver



LESSONS FROM A LIFE IN SPORT
KAREN CARNEY

The 144-cap England international on kicking teddy bears and Chicago living

WHERE IT ALL BEGAN
Kicking a teddy bear around the house. Even my Birmingham City-obsessed family got annoyed until I started with a ball at primary school. When my parents saw how much I enjoyed it, they decided to help.

MY BREAKTHROUGH MOMENT
Aged 11, telling my mum I'd play for England. She said, "How bad do you want it?" and from that day we carried cones and a little football in the back of the car for whenever I saw people who might want to play. My dad found potential clubs, but being a massive Birmingham fan there was only one team for me.

THE COACH I LOOKED UP TO
Emma Hayes. She was the one I was with the most and who taught me so much about life and football.

MY CHILDHOOD HERO
Steve Claridge. When I was eight I walked out with him as a mascot at St Andrew's, we had a photo and played on the pitch. I've still got the footage.

FOOTBALL NEVER GOT ANY BETTER THAN...
Turning pro for the first time for the Red Stars while living in Chicago. I was playing for my country, we reached the Euros final and I was the fittest, strongest and sharpest I'd ever been.

MY FAVOURITE GROUND
Wembley. My first football memory is watching Birmingham there when I was six. I went on the Tube for the first time and the photo of me and my parents will be a keepsake for the rest of my life. To play there meant a full circle for me.

MY LEAST FAVOURITE GROUND
The Regional Arena, where Manchester City used to play. I never played well there. I might have had a bit of an allergy to travelling from London to Manchester though.

Forward Claridge was Carney's childhood hero

MY TOUGHEST OPPONENT
Sonia Bompastor. I played against her for Arsenal, Chicago and England. She was a pain because she'd tackle hard and you'd know it, but if you did anything to her, the referee would know. She was crafty and clever, which infuriated me.

MOST EMBARRASSING MOMENT
Plenty, but you'll never hear them from me.

I KNEW THE GAME WAS UP WHEN...
I told Emma Hayes I was going to retire. She just said "Get out of my office." Two years later, I went back. This time she said I was right. I was fit, I was playing well, but everything I do is passion driven and I couldn't see myself putting my body through pre-season. I don't miss it.

ADVICE FOR A YOUNG SPORTSPERSON
Play like no one's watching, like you're the kid in the playground who doesn't have inhibitions. I wish I'd played my career like that.

John Aizlewood

Karen has launched Adobe's Kick & Create camps, an initiative with Bloomsbury Football blending football coaching with creative design workshops to unlock sporting careers for girls.

EVENING SAIGON TAKES SPOILS IN STEWARDS' CUP

ALAN CROWHURST/GETTY IMAGES

Evening Saigon, ridden by James Doyle, completed a remarkable week for the Qatari-owned Wathnan Racing, carrying their silks to a seventh Glorious Goodwood victory in the Stewards' Cup. Jim Crowley, 48, who won the 2019 renewal and was the champion jockey in 2016, yesterday announced his retirement having failed to recover from pelvic and leg injuries sustained in a fall at York in September last year

Cricket scoreboards

The Hundred
Birmingham Phoenix v Welsh Fire
Men

Edgbaston (Birmingham Phoenix won toss): *Welsh Fire (4pts) beat Birmingham Phoenix by seven wickets*

Birmingham Phoenix	(balls)	
M Owen c Cox b Jansen	18	(14)
W Smeed c Cook b Woakes	5	(4)
†J Clarke c Cox b Ferguson	35	(23)
R Ahmed run out	13	(8)
L Evans run out	1	(1)
*D Ferreira c Kohler-Cadmore b Ravindra	23	(21)
S Dickson c Ravindra b Ferguson	11	(10)
S Currie c Tribe b Jansen	17	(13)
C Wood c Root b Cook	5	(4)
S Mahmood not out	2	(2)
U Tariq not out	2	(2)
Extras (lb 2, nb 2, w 1)	5	
Total (9 wkts, 100 balls)	**137**	

Fall of wickets 1-9, 2-53, 3-70, 4-73, 5-79, 6-107, 7-122, 8-131, 9-134.

Bowling Ravindra 20-12-22-1; Woakes 20-10-34-1; Cook 20-3-38-1; Jansen 20-8-21-2; Ferguson 20-10-20-2.

Welsh Fire	(balls)	
*†P Salt lbw b Owen	46	(36)
J Root not out	58	(40)
R Ravindra lbw b Wood	7	(7)
J Cox b Mahmood	20	(14)
T Kohler-Cadmore not out	1	(1)
Extras (lb 1, nb 2, w 3)	6	
Total (3 wkts, 96 balls)	**138**	

A Tribe, B Kellaway, M Jansen, C Woakes, L Ferguson and S Cook did not bat.

Fall of wickets 1-77, 2-96, 3-132.

Bowling Mahmood 20-9-32-1; Wood 20-6-21-1; Currie 16-2-24-0; Ahmed 10-1-17-0; Tariq 20-7-23-0; Owen 5-1-9-1; Ferreira 5-0-11-0.

Women

Edgbaston (Birmingham Phoenix won toss): *Birmingham Phoenix (4pts) beat Welsh Fire by seven wickets*

Welsh Fire	(balls)	
G A Voll c Capsey b Smith	78	(55)
E M McCaughan c Beaumont b Capsey	19	(16)
F G Kemp c and b Capsey	3	(6)
*S F M Devine not out	35	(19)
G L Wareham not out	6	(4)
Extras (lb 1, w 2)	3	
Total (3 wkts, 100 balls)	**144**	

H L Graham, E L Arlott, N F Holland, R M Southby, S A E Smale and G E A Potts did not bat.

Fall of wickets 1-58, 2-88, 3-123.

Bowling Khan 10-6-9-0; Smith 20-5-38-1; Filer 20-10-15-0; King 20-7-31-0; Gray 15-4-26-0; Capsey 15-4-24-2.

Birmingham Phoenix	(balls)	
D S T Perrin c Wareham b Potts	2	(5)
T T Beaumont c Graham b Wareham	14	(12)
A R Capsey c Graham b Voll	51	(29)
*E A Perry not out	68	(46)
A Dercksen not out	4	(7)
Extras (lb 2, w 4)	6	
Total (3 wkts, 99 balls overs)	**145**	

J E M Spence, F S Khan, A M King, E Gray, L C N Smith and L L Filer did not bat.

Fall of wickets 1-2, 2-35, 3-121.

Bowling Potts 15-8-18-1; Smale 20-5-23-0; Graham 19-3-34-0; Wareham 20-5-30-1; Arlott 10-3-20-0; Voll 10-4-9-1; Holland 5-2-9-0.

London Spirit v Southern Brave
Men

Lord's (Southern Brave won toss)

London Spirit	(balls)	
L Pretorius c Stubbs b Stoinis	11	(8)
†J Bairstow c Jordan b Archer	56	(43)
J Rew b Rashid	11	(12)
*L Livingstone c Miller b Rashid	5	(8)
D Brevis c Jordan b Archer	1	(5)
J Coles c Ali b Jordan	2	(3)
J Overton c Chaudhary b Stoinis	10	(9)
D Willey c Smith b Archer	1	(2)
A Tye lbw b Archer	0	(1)
A Milne not out	0	(0)
A Zampa c Smith b Stoinis	0	(1)
Extras (lb 2, w 6)	8	
Total (92 balls)	**105**	

Fall of wickets 1-14, 2-44, 3-56, 4-64, 5-68, 6-103, 7-105, 8-105, 9-105.

Bowling Wood 15-6-27-0; Archer 20-1-19-4; Stoinis 17-7-17-3; Jordan 15-2-24-1; Rashid 20-9-17-2; Chaudhary 5-2-9-0.

Southern Brave	(balls)	
†J Smith, B McKinney, M Stoinis, D Miller, T Stubbs, N Chaudhary, *C Jordan, M Ali, J Archer, A Rashid and L Wood		

Women

Lord's (Southern Brave won toss): *Southern Brave (4pts) beat London Spirit by five wickets*

London Spirit	(balls)	
G M Harris c Bouchier b Glenn	16	(13)
A E Jones c Wong b Molineux	3	(8)
M Kelly c Bouchier b Molineux	0	(2)
M Kapp c Grewcock b Corteen-Coleman	34	(27)
S L Kalis lbw b Glenn	3	(6)
N de Klerk c Wolvaardt b Corteen-Coleman	38	(28)
D J S Dottin b Molineux	5	(10)
C R Pavely b Bell	1	(2)
K L George not out	1	(1)
*C E Dean not out	8	(3)
Extras (b 1, lb 2, w 2)	5	
Total (8 wkts, 100 balls)	**114**	

T Johnson did not bat.

Fall of wickets 1-10, 2-10, 3-37, 4-44, 5-71, 6-94, 7-104, 8-106.

Bowling Bell 20-6-29-1; Wong 20-7-21-0; Molineux 20-1-47-3; Corteen-Coleman 20-6-26-2; Glenn 20-6-28-2.

Southern Brave	(balls)	
M E Bouchier st Jones b Dean	46	(38)
L Lee c and b Kapp	0	(4)
L Wolvaardt lbw b de Klerk	13	(17)
J J Rodrigues b Kapp	12	(9)
*S G Molineux c Dottin b de Klerk	23	(24)
J L Grewcock not out	0	(0)
N D Dattani not out	1	(2)
Extras (b 5, w 14, nb 1)	20	
Total (5 wkts, 18.3 overs)	**115**	

S Glenn, I E C M Wong, L K Bell and M R Corteen-Coleman did not bat.

Fall of wickets 1-1, 2-41, 3-62, 4-114, 5-114.

Bowling Kapp 20-14-16-2; Johnson 5-2-9-0; Dottin 10-6-14-0; Dean 20-5-19-1; George 5-2-9-0; de Klerk 18-8-13-2; Pavely 5-2-9-0; Harris 10-1-21-0.

Men	P	W	L	T	NR	Pts	NRR
Trent Rockets	4	3	1	0	0	**12**	0.92
Welsh Fire	4	3	1	0	0	**12**	-0.22
Manchester SG	4	2	2	0	0	**8**	0.61
Leeds Sunrisers	3	2	1	0	0	**8**	0.03
MI London	4	2	2	0	0	**8**	-0.08
London Spirit	3	1	2	0	0	**4**	0.12
Southern Brave	4	1	3	0	0	**4**	0.02
B'ham Phoenix	4	1	3	0	0	**4**	-1.21

Women	P	W	L	T	NR	Pts	NRR
Southern Brave	5	5	0	0	0	**20**	0.49
Trent Rockets	4	3	1	0	0	**12**	2.08
Manchester SG	4	2	1	0	1	**10**	0.71
London Spirit	4	1	2	1	0	**6**	-0.83
B'ham Phoenix	4	1	2	0	1	**6**	-3.44
Leeds Sunrisers	3	1	2	0	0	**4**	0.47
Welsh Fire	4	1	3	0	0	**4**	0.44
MI London	4	0	3	1	0	**2**	-1.38

Today's fixtures

The Hundred: Trent Bridge Trent Rockets v Sunrisers Leeds (women 11.0, men 2.30). **Kia Oval** MI London v Manchester Super Giants (women 2.30, men 6.0).

Metro Bank Cup (11.0): **Group A: Beckenham** Kent v Nottinghamshire. **Leicester** Leicestershire v Somerset. **Northampton** Northamptonshire v Lancashire. **Rugby** Warwickshire v Gloucestershire. **Group B: Derby** Derbyshire v Sussex. **Chelmsford** Essex v Worcestershire. **Utilita Bowl** Hampshire v Durham. **Lord's** Middlesex v Yorkshire.

Today's racecards

Chester

Going: good — **Sky Sports Racing**

Rob Wright's tips: 2.10 Timber Twelve **2.45** Pure Grit **3.20** Jazl **3.52** Khafiz **4.22** Blue Prince **4.52 Cape Fear** (nb)

2.10 RADNOR HILLS HANDICAP (GBBPLUS RACE) £7,731: 1M 4F (7)

1	(7)-21050	**PATAGONIA GIRL** 23 (CD) H Palmer 4-10-1		D Probert
2	(4)6-2444	**CHARMAINE** 34 (D) J Fanshawe 5-10-1		D Muscutt
3	(3) 151-43	**KUREDU KING** 43 (B,D) D McCain 4-9-13		Joanna Mason
4	(2)35050-	**WESTERTON** J13 J Candlish 6-9-12		G Wood
5	(1) 1-1451	**TIMBER TWELVE** 32 (D) M Bell 3-9-9		R Coakley
6	(6)566353	**L'EAGLE AID** 11 (P,BF,CD) C Johnston 5-9-6		J Callan
7	(5) 04-14	**LEVEL LOOK** 16 A Balding 3-9-1		O Murphy

Betting: 2-1 Timber Twelve, 4-1 L'Eagle Aid, 5-1 Level Look, Charmaine, 7-1 Patagonia Girl, 10-1 Westerton, 14-1 Kuredu King

2.45 BRITISH STALLION STUDS EBF 'CONFINED' MAIDEN STAKES £7,731: 6F (5)

1	(4)	22	**PURE GRIT** 64 (BF) A Balding 9-7	O Murphy
2	(2)	3	**SHAKWAA** 31 E Walker 9-7	K Shoemark
3	(5)	30	**SOVEREIGNS HIGH** 20 R Beckett 9-7	E Greatrex
4	(1)	00	**THEREWEARETHEN** 10 J Candlish 9-7	G Wood
5	(3)	5	**INDEPENDENT ROZE** 39 L Williamson 9-2	F McManoman

Betting: 4-9 Pure Grit, 7-2 Shakwaa, 6-1 Sovereigns High, 33-1 Therewearethen, 50-1 Independent Roze

3.20 QUEENSFERRY STAKES (LISTED) £34,026: 6F (9)

1	(8)5-4100	**SONG OF THE CLYDE** 15 (CD) C Cox 9-4		K Shoemark
2	(4)-04630	**ARDISIA** 43 (D) H Palmer 9-1		C Fallon
3	(3) 1-2421	**CALICO BLUE** 8 (CD) R Varian 9-1		R Dawson
4	(6) 3-1101	**JAZL** 24 (D) S & E Crisford 9-1		J Mitchell
5	(9)	11-	**LIFEPLAN** 345 (D) D Carroll 9-1	Z Wheatley
6	(7)226-60	**ROCK ON THUNDER** 44 (P,D) K Ryan 9-1		K Stott
7	(1) 32-150	**SIRIUS A** 44 (D) James Horton 9-1		G Wood
8	(5)5-5650	**FITZELLA** 23 (D) H Palmer 8-10		D Probert
9	(2) 1-1120	**SIMPLIFY** 44 (D) A Balding 8-10		O Murphy

Betting: 9-4 Lifeplan, 9-2 Rock On Thunder, 6-1 Song of The Clyde, 13-2 Fitzella, 8-1 Calico Blue, 10-1 Ardisia, 12-1 Sirius A, Jazl, 14-1 Simplify

3.52 DISNEY'S HIGH SCHOOL MUSICAL AT LOWRY HANDICAP £12,885: 7F (10)

1	(5)4-4400	**PALMAR BAY** 22 (CD) R Beckett 5-10-2		H Vigors (5)
2	(4)14-056	**THE STRIKIN VIKING** 26 (H) H Al Jehani (UAE) 4-10-2		F Bughanaim
3	(6)010000	**ROMAN DRAGON** 22 (P,C) H Palmer 7-9-13		D Probert
4	(8) 214-10	**POWER FIZZ** 36 (BF,D) W Haggas 4-9-12		C Fallon
5	(10)30-150	**DANCE IN THE STORM** 45 (H,CD) A Balding 4-9-11		O Murphy
6	(3)3-5004	**KHAFIZ** 22 (D) Roger Fell 4-9-8		K Stott
7	(2)1-0060	**THE ANGEL KING** 58 (D) I Williams 4-9-5		E Greatrex
8	(9)-00064	**KORKER** 36 K R Burke 7-9-5		J Nicholls (3)
9	(7)520203	**MONARCH'S GOLD** 17 K P De Foy 3-9-2		T Moore (7)
10	(1)02-404	**MIAMI MATRIX** 22 (P,C,D) P Morris 4-8-13		P Bradley

Betting: 100-30 Power Fizz, 5-1 Monarch's Gold, 13-2 Korker, 7-1 Dance In The Storm, Palmar Bay, Khafiz, 8-1 The Strikin Viking, 12-1 others

4.22 J20 CLASSIFIED CLAIMING STAKES £7,731: 1M (6)

1	(3)213600	**CANDONOMORE** 20 (P,T,D) J Candlish 5-9-6		G Wood
2	(5)362120	**ALPHA CAPTURE** 9 (B,BF,D) Roger Fell 6-9-4		K Stott
3	(2)254065	**I STILL HAVE FAITH** 15 (T,D) S C Williams 6-9-2		R Dawson
4	(4) -33133	**BLUE PRINCE** 12 P Evans 5-8-13		O Murphy
5	(6)000030	**CALYXOH** 8 (V) P Morris 4-8-13		P Bradley
6	(1)000015	**MIDNIGHT STRIKE** 15 (P,T,D) J Candlish 4-8-13		J Callan

Betting: 9-4 Blue Prince, 5-2 Alpha Capture, 100-30 I Still Have Faith, 4-1 Midnight Strike, 14-1 Candonomore, 20-1 Calyxoh

4.52 TOM JONES LIVE AT CHESTER RACECOURSE HANDICAP £7,731: 1M 2F (10)

1	(9)655515	**FARASI LANE** 4 (P) M Hammond 8-10-2		A Brookes
2	(6)-05042	**SECRET BEACH** 8 (T) D McCain 5-10-2		T Moore (7)
3	(1) 13421-	**SALIGO BAY** J15 (C,D) S England 8-10-0		T Eaves
4	(3)1-0530	**NAPLES** 39 Steph Hollinshead 4-9-13		D Costello
5	(5)34-642	**TIGER** 49 (BF) I Williams 4-9-12		E Greatrex
6	(8)660034	**ECHALAR** 17 (H) I Williams 4-9-11		D Probert
7	(2)041400	**OMAN** 27 (C,D) A Carroll 8-9-8		Z Wheatley
8	(10)000540	**MOON BEGINNINGS** 22 (E,C) D Loughnane 4-9-8		Laura Pearson
9	(4)323213	**CAPE FEAR** 22 (P,BF) A Balding 3-9-7		O Murphy
10	(7)100404	**EAGLE DAY** 12 P Evans 6-8-13		J F Egan

Betting: 9-4 Saligo Bay, 5-2 Tiger, 5-1 Secret Beach, 8-1 Cape Fear, Echalar, 16-1 Moon Beginnings, Farasi Lane, 20-1 Eagle Day, Oman, 50-1 Naples

Yarmouth

Going: good to firm — **Sky Sports Racing**

Rob Wright's tips: 2.35 Mr Bollinger (nap) **3.08** Keep Grating **3.38** Valsharah **4.08** Melting Snow **4.38** The Ubermensch **5.08** Mart

2.35 BODHI SOLUTIONS - FACILITIES MANAGEMENT FRONT RUNNER HANDICAP £4,397: 1M 3F 104YDS (3)

1	(3)30-041	**SHADOW BRIGADE** 10 (B) G Scott 9-12		D Keenan
2	(2)5-0102	**BRIGHTON VIEW** 24 W Knight 9-7		M Ghiani
3	(1) 64041	**MR BOLLINGER** 10 (CD) M Bell 9-1		B Loughnane

Betting: 13-8 Shadow Brigade, 7-4 Brighton View, 2-1 Mr Bollinger

3.08 JUDDMONTE EBF RESTRICTED NOVICE STAKES £15,702: 7F (9)

1	(3)	41	**TELEGRAPHIC** 26 (D) C Johnston 9-10	B Loughnane
2	(9)		**BISCAYSIAN** M Bell 9-4	Kaiya Fraser
3	(6)	5	**CRACKING IDEA** 20 E Dunlop 9-4	H Davies
4	(5)		**JAVELOT** M Botti 9-4	S De Sousa
5	(7)	632	**KEEP GRATING** 15 R Hannon 9-4	J Leavy
6	(8)		**PIRATES PARADISE** (P) G Scott 9-4	D Keenan
7	(2)	03	**SOVEREIGN DAWN** 31 Michael Keady 9-4	K S McHugh
8	(4)		**SPES DURAT AVORUM** Jack Morland 9-4	J Peate
9	(1)		**STRONG PERFORMANCE** W Knight 9-1	M Ghiani

Betting: 6-4 Keep Grating, 2-1 Telegraphic, 10-1 Pirates Paradise, Biscaysian, 12-1 Javelot, 16-1 others

3.38 BODHI - EXCEEDING EXPECTATIONS IN CONSTRUCTION CLASSIFIED STAKES £3,454: 7F (6)

1	(5)-00066	**ASPIRE TO GLORY** 17 (T,D) D Cunha 5-9-9		T Marquand
2	(6)0-2033	**NICELY CURVED** 36 (H,T) Hayley Burton 6-9-9		J Peate
3	(1)40-040	**OH SO AUDACIOUS** 11 (P,D) Jack Jones 7-9-9		Kaiya Fraser
4	(3)044224	**VALSHARAH** 4 (P) M Appleby 4-9-9		H Davies
5	(2)-00054	**CAITLIN G** 11 M Fenton (Ire) 3-9-3		Grace McEntee
6	(4)066-46	**GIRLS ALLOWED** 53 J & S Birkett 3-9-3		D E Hogan

Betting: 6-4 Valsharah, 5-2 Nicely Curved, 13-2 Aspire To Glory, 15-2 Caitlin G, 8-1 Girls Allowed, 10-1 Oh So Audacious

4.08 BODHI SOLUTIONS - CONSTRUCTING CHAMPIONS HANDICAP £3,768: 1M (6)

1	(2)331360	**DARETOBEDIFFERENT** 23 (D) D Donovan 9-9		M Ghiani
2	(1)6U5024	**OKIRU** 24 (B) A Watson 9-8		T Marquand
3	(4) 0564	**MELTING SNOW** 19 (P) E Dunlop 9-6		B Loughnane
4	(5)3-1403	**GUEST HOUSE** 10 (BF,CD) G Margarson 9-5		S De Sousa
5	(6)02-000	**BELLINI SPIRIT** 86 J & R Flint 9-4		W Carson
6	(3) 0650	**ESDAILE** 12 J Tate 9-1		D Keenan

Betting: 2-1 Melting Snow, 9-4 Guest House, 11-4 Okiru, 13-2 Daretobedifferent, 20-1 Esdaile, 25-1 Bellini Spirit

4.38 BODHI SOLUTIONS - COMMERCIAL FIT-OUT CHALLENGE 'CONFINED' HANDICAP £3,768: 1M 2F (5)

1	(1)00-025	**CUBAN GIRL** 36 (H) Brian Toomey 4-9-8		H Davies
2	(4)624321	**THE UBERMENSCH** 31 (P,T,C) M Bell 4-9-8		B Loughnane
3	(5)6-0066	**RISEN AGAIN** 59 (P,CD) J & R Flint 5-9-7		W Carson
4	(2)400-03	**BIG ALEX WALMSLEY** 31 (H) Mrs I G-Leveque 4-9-6		B Sayette
5	(3)354142	**NUPTOWN GIRL** 5 (P) I Williams 4-9-4		R Kavanagh (3)

Betting: 11-8 The Ubermensch, 9-4 Nuptown Girl, 4-1 Big Alex Walmsley, 13-2 Cuban Girl, 20-1 Risen Again

5.08 PRICE BAILEY LLP NORWICH 'CONFINED' HANDICAP £3,768: 5F (7)

1	(4)355303	**PAPA DON'T PREACH** 15 (H,BF,D) K Frost 7-9-9		B Loughnane
2	(5)054364	**MART** 31 (T,D) D Donovan 5-9-9		R Kavanagh (3)
3	(3)336523	**DRAGON GOD** 17 A Carroll 4-9-7		T Marquand
4	(7)33-003	**ANTIPHON** 16 (P,T,D) M Murphy 7-9-2		M Ghiani
5	(1)5-0606	**REGAL GUEST** 25 G Margarson 4-9-2		S De Sousa
6	(6)-54350	**NAD ALSHIBA SNOW** 62 (T) M Murphy 4-8-13		G Mangan
7	(2)0000-0	**SURPRISE AGAIN** 60 (T) J R Jenkins 4-8-13		J Peate

Betting: 15-8 Papa Don't Preach, 2-1 Dragon God, 9-2 Mart, 11-2 Antiphon, 12-1 Nad Alshiba Snow, 25-1 Surprise Again, 50-1 Regal Guest

Sport

SUNDAY TIMES PHOTOGRAPHER MARC ASPLAND

Tickets for a day's play at the 2027 Ryder Cup at Adare Manor are priced at €499

David Walsh

CHIEF SPORTS WRITER

Core fans priced out already … imagine if Infantino got his way

For the 2001 Ryder Cup, which wasn't played until October 2002 because of the 9/11 tragedy, we applied for four Sunday tickets in the European Tour's lottery. This was 25 years ago and I can't for the life of me recall exactly how much the tickets cost but remember they were in the £60 to £80 range. For each ticket, we were allowed to take in one junior free, officially categorised as under-16. Our car was full.

It was a good day. We followed Paul McGinley in his match against Jim Furyk, while catching moments from other matches. McGinley was behind for most of it and the American was his usual self. That is to say, as solid as a rock. Still, McGinley hung in and a birdie on the 17th tied the match. A half on 18 would win the Ryder Cup for Europe.

They both missed the 18th green with their approaches. McGinley chipped to ten feet from the rough to the left of the green. Furyk played an exquisite shot from the front bunker that slid just past the hole. In the circumstances, McGinley's putt was extremely difficult. Knowing he had to hole it, McGinley made a firm putt, taking out whatever break there might have been. The ball sailed unhesitatingly into the hole.

A couple of holes before the 18th, we'd been left behind. Unable to see through crowds four or five deep alongside the fairways, ten or 15 deep around the greens, we baled out and watched the climax on a TV near a food outlet. Anyone who has seen sport live appreciates the difference between being there and watching from your living room. What you see in the flesh stays with you. Big moments become memories.

So, the other day, 24 years after an excellent experience in 2002, I went online with the intention of entering the lottery for tickets to the 2027 Ryder Cup at Adare Manor in County Limerick. With prices rising 115 per cent in this period, the £70 ticket in 2001 should be £150 today. Tickets for a day's play at Adare Manor are priced at €499 (about £425). Practice-day tickets are much less expensive, €89.

More than £400 for a day's play. Too much for me. Three of my golf buddies came to the same conclusion. Too much. You may think at this point we have the seed for a fans' protest here. But listen, John McEnroe hears our complaints and responds: "You cannot be serious."

Ryder Cup Europe, which runs the matches when they're in this part of the world, already knows that based on applications already received, it could fill Adare Manor three times over for each of the three match days. That's three times 40,000 tickets for the first two days of pairs matches and three times 55,000 for the Sunday singles. We're talking approximately €67.5 million in ticket sales. For many it is worth it.

The organisers have set aside a small ticket allocation, at a reduced cost, for people in the local area.

> **Anyone seeing sport live realises the difference between that and watching from the living room**

There will, of course, also be substantial revenue from corporate hospitality, TV rights, sponsorship, food, beverage and merchandise sales during Ryder Cup week. Couldn't ticket prices have been less prohibitive?

The organisers say they looked at ticket pricing for other major sporting events and for events such as the recent Oasis concerts. They checked the average ticket price for a game involving South Korea at last month's Fifa World Cup and found it was in the $850 to $900 (about £630-£667) range.

Ryder Cup Europe also bears the cost of staging the event and funding the cost of getting the home team to the first tee. It is considerable. It will also spend between £40 and £50 million on providing more stands, platforms and seats than have ever been set up for any golf event in history. I get it, I'm not complaining but €500 tickets are not for me.

Instead, I've booked tickets for next month's Walker Cup at Lahinch in County Clare. With just two days' play at the GB & Ireland match against the Americans, the cost is affordable, €40 for each day or €70 for a two-day ticket. We go with friends from our local club in Newmarket, primarily to support Tyler Weaver, who plays at our club and is loved by rank-and-file members. His bag from the 2025 Walker Cup at Cypress Point in California sits proudly in our clubhouse bar. By the way, Tyler also happens to be the No 2-ranked amateur in the world.

Still there is no wish to be dogmatic about the cost of tickets to sports events. People make choices. A friend of mine, Luke Flanagan from Doncaster, is an avid follower of England's football team. He is 28 and knowing he wanted to follow England at this summer's World Cup, he made a long- term plan. The first thing was to build up his credit with the England Supporters Travel Club, which he achieved by going to as many England away games as he could; Latvia and Andorra included.

His plan was to be in the US for as long as the team were there. In the end, that added up to five weeks and two days. There were lots of flights, hotels and match tickets. Nothing was inexpensive. Very little was good value. It was just something he really wanted to do. Being in the Supporters Club allowed him to buy relatively inexpensive tickets for the games against Ghana ($200) and DR Congo ($350).

Through the Supporters Club he was able to buy a $900 ticket for the semi-final, which was a relief. For the game against Mexico at the Azteca, the Supporters Club couldn't help and he paid $1,400 for his ticket. Then there was the cost of hotels. With two friends he shared a room for five nights at a not-very-special hotel 30 minutes outside Boston. That was for the Ghana game. They paid $2,400 for that room.

So, I asked, how much did the trip cost.

"Just under £20,000," he said.

Was it worth it?

"Definitely, because it was a once-in-a-lifetime experience."

There has to be a but?

"I did it, I am glad I did it but never again. I will never again pay anything like $1,400 to see a football game."

The best moment?

"The final whistle at the Azteca."

The sweetest memory?

"How brilliant the Mexico fans were with us before and after the game. During the game they were hostile but in a good way. After the game they were offering us drinks. A surreal experience for England fans."

The worst part?

"The trip home. I got a £400 fare but that meant flying Atlanta to Washington, change airport in Washington, fly to New York, then on to Heathrow and then the train home to Doncaster."

Presumably the cost meant only the more affluent England fans travelled?

"Definitely. A lot of core fans were priced out."

Therein lies one of the reasons why it was good to see Gianni Infantino get his comeuppance. Core football fans were treated with disdain by Fifa at the US World Cup and perhaps they will be at the next. Had Infantino got his way on selling a stake in the World Cup to private equity investors, the cost to fans would only have gone up.

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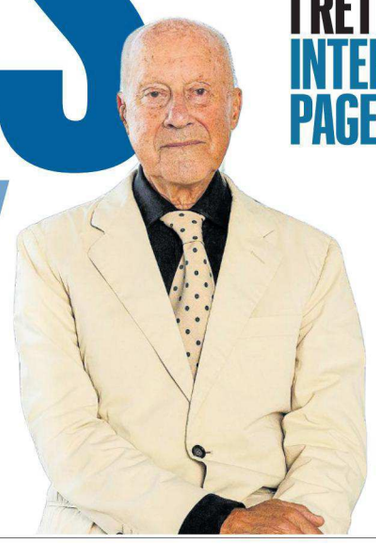
THE SUNDAY TIMES

BUSINESS &MONEY



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'Dark pool' trading rife in City, says FCA

Jill Treanor

Share trading in London is three-times larger in value than previously thought, according to analysis from the Financial Conduct Authority (FCA) that could provide a much-needed boost to the City.

The analysis addresses criticism from companies seeking to move their listings from London to New York in search of more "liquidity".

The findings suggest many more trades take place than are recorded in official data. The City regulator has shone a light on "dark trading" outside stock exchanges. It found a "participant looking at data about trading on only some venues will be underestimating the total level of trading activity in the UK".

City sources hope this will slow companies shifting listings to New York. Recent exits included the gambling company Flutter and building materials group CRH.

The data may encourage companies to list in London. There are concerns for the London Stock Exchange (LSE) as the number of listings has slowed to a trickle, while the number of companies being taken private has surged.

The FCA released the data as part of its plans for a "consolidated tape", which will show share trading wherever it takes place.

However, this will not be launched formally next year, as many had hoped. It has been delayed until 2028. The LSE has warned that the tape could leave some investors at a disadvantage as they would be getting data at different speeds.

John Healey, the new chancellor, will face calls to boost share trading as he prepares his first budget on October 28. The City wants him to cut or abolish stamp duty on LSE share trades.

His predecessor, Rachel Reeves, announced a three-year stamp duty holiday on new listings in her last budget, when the Treasury said it would "continue to evaluate" the tax.

City figures argue that the 0.5 per cent tax on the value of share trades puts London at a disadvantage to New York and other exchanges.

Charles Hall, head of research at investment bank Peel Hunt, said: "There's a growing recognition that it's a tax that's really unhelpful."

He said that the decision by AstraZeneca, the second-largest company on the FTSE 100, to switch its primary listing to New York earlier this year had "focused minds".

This is because AstraZenca shares traded in London are no longer to subject to stamp duty, a move that is estimated to have cost the Treasury £200 million.

The LSE has a list of up to 20 more companies that could make a similar move and deprive the Treasury of an estimated £2 billion of stamp duty.

Business-class meals halted by BA at City

Oliver Gill

British Airways business-class passengers have been left without onboard meals for a month after a new catering contract for flights to and from London City backfired.

Bosses have been scrambling to keep a lid on the fact that meals have not been available by handing out £20 pre-paid credit cards to passengers to buy food at airports before departure.

The flag carrier this weekend confirmed that its Cityflyer subsidiary had been forced to suspend business-class catering during July, and apologised to passengers affected.

Onboard meals would return "in the coming days", the airline said.

So-called dry catering products such as crisps, snacks and drinks have remained available, however.

BA Cityflyer is a short-haul mainstay for business travellers working in finance, law or professional services. Operating 20 Embraer E190 aircraft, predominantly from London City airport in the east of the capital, it has more than 180 departures a month to Edinburgh.

Yet Cityflyer is also popular with leisure travellers, flying to Ibiza, Barcelona, Venice and as far as Thessaloniki in Greece, where a return business-class ticket next weekend would cost £650, according to BA's website.

The airline's catering problems stem from a decision to switch suppliers at the start of July. BA Cityflyer swapped Newrest for Gate Gourmet, in a decision that was heralded by bosses as one of their five most important of the year.

It is understood that Gate Gourmet was scheduled to take over at the east London kitchen when the contract changed hands. But owing to bureaucratic delays, it was unable to gain access to the facilities until last week.

A spokeswoman for BA said: "Providing our customers with the high-quality catering is extremely important to us. When it became clear we couldn't consistently deliver that standard during the transition, we took the decision to temporarily suspend part of the onboard service. Full catering is set to restart in the coming days."

Gate Gourmet did not comment.

£20

Value of pre-paid credit cards offered to some passengers

Healey gets £2bn Help to Buy boost

Labour conducts 'active review' into reviving state loans for first-time buyers

Oliver Gill

John Healey has received a boost to the public finances of nearly £2 billion from George Osborne's widely derided Help to Buy scheme.

The exchequer has booked a £1.24 billion profit on the state's portion of Help to Buy loans that were paid off, alongside £500 million in interest payments.

The £1.74 billion would be enough to fund an extension to the prime minister's temporary suspension of VAT on energy bills for a year.

The new figures, disclosed by quango Homes England in its annual report, comes as housing minister Matthew Pennycook is "actively reviewing" a Labour return of Help to Buy.

Although a housing spokesman this weekend insisted "there are no current plans to introduce a new Help to Buy scheme", there is now widespread acceptance within Whitehall that the government's attempts to revive housebuilding have not gone far enough.

Meanwhile, Homes England warned that affordable homebuilding will shrink until 2027 at least because of delays to Labour's flagship £39 billion Social and Affordable Homes Programme (SAHP).

The quango, responsible for deploying billions of pounds in capital grants, loans and investments to increase the supply of social and affordable housing, said that "completions are expected to reduce further in 2026-27".

"The Affordable Homes Programme 2021 to 2026 is in its tapering phase, with delivery of the new SAHP not yet sufficiently scaled to offset this," bosses said.

"We believe it could be very challenging for housing activity to come back strongly [in the second half of 2026]," analysts from Bank of America Merrill Lynch wrote last week.

Nevertheless, Burnham has pledged "the biggest council housebuilding programme since the postwar period".

Yet there are major questions about its viability without the private sector. And commercial developers will only build where it makes financial sense.

Under Sir Keir Starmer, Labour focused on "supply side constraints" such as speeding up planning decisions. Billions of pounds of grants would then be released to housebuilders and housing associations willing to meet government criteria on cheaper homes.

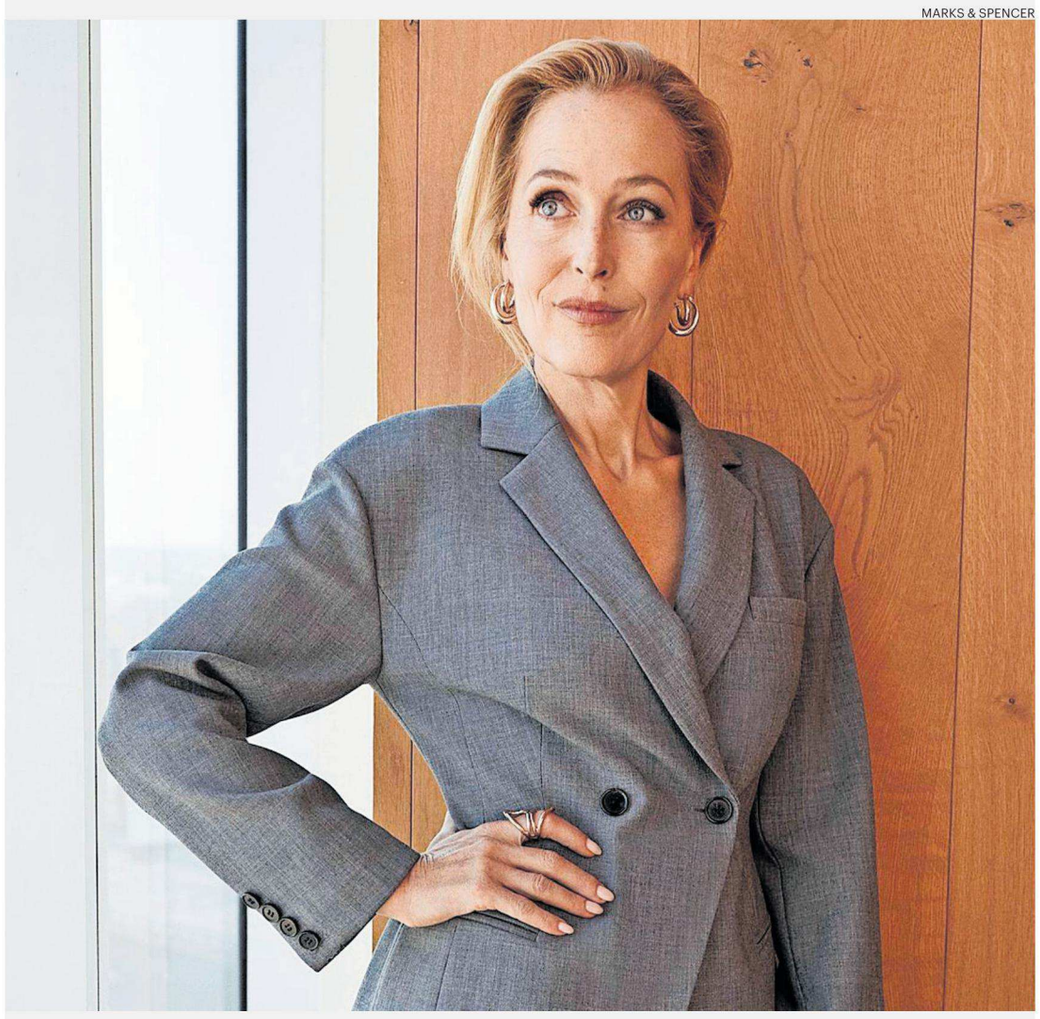
Grant allocations have yet to be announced. And many larger housebuilders have opted to retrench from the market to protect their balance sheets.

"Demand-side measures" such as reviving Help to Buy were dismissed as costing the taxpayer billions and driving up house prices. Rachel Reeves is understood to have been a staunch opponent of relaunching the scheme. Her replacement as chancellor by John Healey has raised hopes for a revival

Help to Buy was launched by Osborne, as chancellor, in 2013. Buyers needed to save just 5 per cent of the deposit, with government offering an equity loan of up to 20 per cent or 40 per cent in London. The loan is repaid when the home is sold and the state benefits from any increase in the price. A total of 387,278 loans were issued up until 2023, when the scheme closed. Some 213,713, about 55 per cent, have been repaid.

A DROP THAT HITS THE SPOT

MARKS & SPENCER



Gillian Anderson, 57, won the deal after meeting M&S chief executive Stuart Machin at a photoshoot

Marks & Spencer, once a retailer criticised for its fustiness, raised eyebrows last week by adding crotchless Ann Summers thongs to its clothing range. Now, its food hall will be stocking a drink named after part of the female anatomy, *writes William Turvill*.

Gillian Anderson, the Hollywood star known for her roles as Agent Scully on *The X-Files* and as sex therapist Jean Millburn on Netflix's *Sex Education*, will see her soft drinks brand, G Spot, on the shelves of 350 M&S stores from this week.

Anderson, 57, secured the deal after meeting the retailer's chief executive, Stuart Machin, during a photoshoot for her promotional role as M&S's chief compliments officer earlier this year. "And I made my pitch," said Anderson, who came up with the name, using her first name initial, while working on *Sex Education* and felt it was fitting.

Machin said: "I was very intrigued by her range, so I tried all the products. And I think it will be popular — all my female friends told me they would buy the range."

Anderson said she and her team had met challenges with G Spot's brand since its launch in 2023. The business, backed by Heineken, produces a range of "functional soft drinks", which use ingredients such as maca root, reishi mushroom and turmeric to energise or soothe drinkers.

She said some retailers were "nervous" about the brand's name, while Amazon's AI tools had "shadow blocked" it from being seen by some shoppers, assuming it was a sexualised item. But M&S had no issue with the name.

Electric car discounts fall to 15-month low

Oliver Gill

Carmakers have reduced discounts on electric vehicles as Britons go green to combat petrol-price hikes related to the Iran war.

As the new government weighs whether or not to follow through on Sir Keir Starmer's plans to water down electric car sales targets, analysis from HSBC shows that average UK discounts have fallen to a near 15-month low.

New electric cars attracted an average 11 per cent discount during July, the lowest since April 2025.

Zero-emission vehicle subsidies, coupled with "customer interest in EVs owing to high fuel prices", explained the decline in discounts, HSBC said.

The bank's global autos analyst, Pushkar Tendolkar, continued: "[The] decline coincides with strong EV sales and order books, implying that [car manufacturers] are not necessarily 'pushing' BEV [battery electric vehicle] sales."

The reduction in discounts may be seized upon by those urging Andy Burnham not to follow through on Starmer's plans to adjust the UK's zero-emission vehicle (ZEV) mandate.

Current rules stipulate that 33 per cent of new car sales must be zero emission in 2026. This quota rises to 38 per cent next year and then continues on an upward trajectory to hit 80 per cent by 2030, when sales of new petrol and diesel cars will be outlawed.

Hybrids would then also be phased out, so that by 2035, all new car sales will need to be fully electric.

The government launched a review of the ZEV mandate

Continued on page 2 ➔

New owner of Argos, the 'great British business', is based in tax haven of Jersey

Olivia Surguy

Striking their cut-price deal to buy Argos from Sainsbury's last week, the prospective owners of the retailer were keen to emphasise their Britishness.

Argos, they said, "is a great British business" and "we're all British and proud to be".

But Swift Partners, set to buy Argos for £120 million, set up a holding company in the famously tax-friendly crown dependency of Jersey to acquire the business.

Tax experts said that this company, Swift Whistle Midco Limited – which was established by Richard Pennycook, Trevor Strain and Matt Truman, boss of investment firm True Capital, to buy Argos – will help them save money on legal and compliance advisory fees.

There is no suggestion of tax avoidance. But the Jersey incorporation will raise eyebrows given Pennycook's public pitch on Friday.

On a media call, he said: "We're going to be working with Sainsbury's, a great British company ... Argos, which is a great British business. We're all British and proud to be and we're working with the best banks in the country."

A Swift Partners spokesman said: "Swift will be a UK tax resident and pay all UK taxes."

Dan Neidle of Tax Policy Associates said the arrangement, not unusual when British companies are bought by private equity, was probably for "simplification".

A UK-based holding company can typically establish itself in a way that means it owes no tax, but to achieve that in the UK, "it's a bit complicated" and so legal fees can rack up. He said: "In a Jersey company, you don't need to think. This is a very important factor. It's not tax avoidance, it's tax lawyer avoidance. In other words, it's cheaper."

Another benefit could be stamp duty on a sale, which is not paid in Jersey. But Neidle added: "In practice, these companies tend to have almost all the value in shareholder debt rather than shares. In such a case, there isn't actually a stamp duty benefit in going offshore."

All 14,000 Argos staff will be transferred to Swift Partners in a deal expected to complete in February. The brand will still offer Nectar points and its physical presence will remain in Sainsbury's stores.

£1.4bn

What Sainsbury's paid for Argos in 2016

British banking giant sails into $1.1bn legal row with Buenos Aires shipyard

Jill Treanor

England's World Cup semi-final against Argentina was a reminder of the turbulent history between the two nations. Now tensions between Britain and the South American country have flared up again – but in an unlikely quarter.

NatWest bank has revealed that it is facing a $1.1 billion claim from a shipyard in Buenos Aires relating to a deal that dates back to the early 1990s.

In its annual results last week, the FTSE 100 bank revealed the claim relates to "alleged fraudulent conduct" when the Tandanor shipyard was privatised in 1991 by the country's then-president Carlos Menem.

The claim was initially dismissed by a court in Argentina because it had been filed too long after the alleged events, but has now returned to the docket.

According to NatWest, a claim was filed by Tandanor in 2012 against what is now known as the "representative office" of Royal Bank of Scotland (RBS) Argentine branch "and eleven private individuals".

The bank said the representative office, which is in liquidation, had a 2.9 per cent "participation" in the privatisation.

The representative office inherited the claim from Banco Holandés Unido, which was part of the Dutch bank ABN Amro. This was bought by RBS in 2007.

RBS was bailed out by taxpayers the following year, changed its name to NatWest in 2020, and was finally returned to private ownership last year.

The claim sought unquantified damages for alleged fraudulent conduct during Tandanor's privatisation. The Argentine ministry of defence joined Tandanor's claim in 2014.

NatWest said the claim was dismissed on "limitation grounds" in 2018 and the plaintiffs were unsuccessful in subsequent appeals. However, a series of judicial proceedings since November 2024 means it has now returned to the Argentine Federal District Court "for further consideration".

NatWest said the original claim had not contained any estimate for damages but that in December the plaintiffs filed an update "quantifying the damages" at $1.1 billion.

NatWest said: "The representative office continues to defend the claim and has requested a hearing."

Such an award, should it ever be made, would represent a sizeable hit to NatWest, which last week reported profit before tax up 20.4 per cent to £4.3 billion.

Tandanor did not respond to a request for comment.

ARE THINGS LOOKING UP?

The FTSE roared towards record highs last week while the economy may be perking up. Will it last, asks *Jill Treanor*

SHOT IN THE ARM FOR DRUGS FIRM

Andy Burnham was quick to seize on the announcement by **GlaxoSmithKline** that it was opening a new facility in Cambridge last week as a "boost for homegrown innovation and expertise".

Burnham could claim the move by the FTSE 100 pharmaceutical company was a "step towards more people getting access to new medicines and cutting-edge treatments that will change lives for the better".

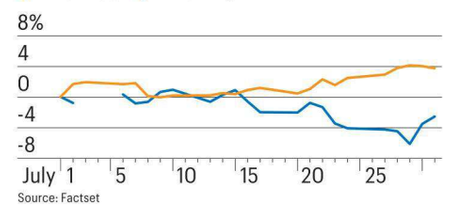
While disappointing for Stevenage in Hertfordshire, where GSK's existing research and development site will close by 2029, it will boost the "golden triangle" between Oxford, Cambridge and London.

Crucially, it avoided a re-run of last year's row with AstraZeneca, when the drug giant paused an investment in the Cambridge area in a row over NHS drugs pricing, only to restart the project in April.

FEEL-GOOD FOOTSIE

Adding to the feel-good factor was the rally in the **FTSE 100**, which reached record highs. The index has been insulated from the rout in tech shares, from America to Asia, caused by fears of an AI bubble. The tech-heavy Nasdaq fell at one point, but ended the week higher. But in the past month the index has underperformed the FTSE 100. In South Korea, the market fell on concerns about a drop in demand for semiconductors although it bounced higher on Friday. While the new prime minister could not claim credit for the market rally, Tom Stevenson, investment director at Fidelity Investments, pointed out that "recent political developments" had not forced the market to sell off. In other words, Burnham had done little, so far, to spook investors — itself a reason to cheer.

Differing fortunes
FTSE 100 v Nasdaq over the last month



Source: Factset

'I won't take a bonus while I fix this broken business'

PETER NICHOLLS GETTY IMAGES

John Halsall, below, is trying to fix a utility that sent emergency water bottles to Tonbridge instead of Tunbridge Wells

Six days into the job, the new CEO of stricken South East Water, John Halsall, tells *Jon Yeomans* how he'll fix leaks — and why nationalisation isn't the answer

When the water went off in the Kent town of Tunbridge Wells last November, the local utility South East Water set up emergency bottled water stations for its customers. But it put them in Tonbridge – an entirely different town, five miles away.

This bungle – hastily corrected – was the most visible failure by the gaffe-prone water company, but far from the only one. The outage stemmed from a problem at the local treatment works, but the company could not say when it would be fixed. The town descended into chaos; businesses and schools closed, and bottled water deliveries failed to reach vulnerable people.

When supply was eventually restored, for nine days after, South East ordered households to boil their water. A month later, a burst water mains triggered another outage. And last month, 7,000 properties went without water for another weekend.

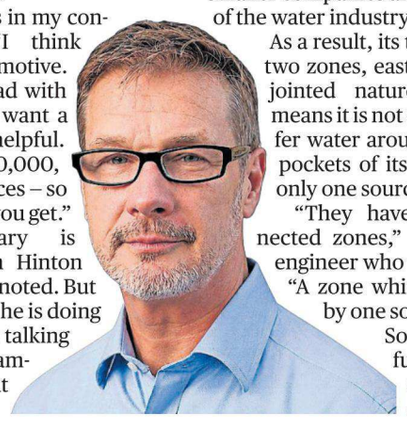
In May, MPs on the environment committee said they had "no confidence" in South East's leadership. Its chairman, Chris Train, walked the plank, followed by its chief executive, David Hinton. South East Water now has a new boss: John Halsall, an industry veteran who has worked for Pennon, owner of South West Water, and Thames Water. And he has one word for the company's performance: "unacceptable".

Six days into the job, Halsall is sitting in his office in Snodland, Kent, explaining to The Sunday Times how he is going to fix a water company that competes with the much larger Thames for the title of Britain's most lamentable utility.

He makes a startling pledge. Unlike other water bosses – who have had their bonuses docked by the industry regulator, Ofwat, only to be awarded "allowances" to make up the difference – he will not take a bonus at all.

"There is no bonus in my contract," he says. "I think bonuses are hugely emotive. The conversation I had with the board is: I don't want a bonus. It's just not helpful. My base salary is £550,000, no bonus, no allowances – so what you see is what you get."

That base salary is £150,000 more than Hinton received, it should be noted. But Halsall wants to show he is doing things differently, like talking to the media, for example – something that Hinton avoided.



His immediate job, he says, is to pull South East Water out of its "downward cycle". The utility, he adds, is full of "hard-working individuals who care and whose hard work is not translating into results for customers".

"We are highly stressed as an organisation and I've been in this position before. You're stressed, you work faster ... you do more but you do it less well and you get poorer results."

Halsall's three-pronged plan is to boost the company's "resilience"; buck up its response when things go wrong (no more water stations in the wrong town); and rebuild trust with its customers. He has a mountain to climb.

WATER STRESS

South East Water serves 2.3 million customers across Kent, Sussex, Surrey, Hampshire and Berkshire. It supplies drinking water only, not waste water. The company, which turned over £352 million last year, was born out of mergers of smaller companies after the privatisation of the water industry in 1989.

As a result, its territory is split into two zones, east and west. The disjointed nature of its network means it is not always able to transfer water around easily; there are pockets of its network that have only one source of supply.

"They have a lot of disconnected zones," says Jo Porter, an engineer who works in the sector. "A zone which is only supplied by one source is vulnerable."

South East also has a fundamental supply shortage. It lacks sufficient surface water (reservoirs and big rivers) and is dependent on groundwater (much of which comes from delicate chalk aquifers under the ground).

"These need to be protected for environmental reasons. Water companies have been doing an awful lot of work to reduce the amount of abstraction from them," explains Porter.

To complicate matters further, the South East is a "water-stressed" region with lower rainfall than the rest of the country – even before this summer's drought – and a rising population.

"There is a concern that we haven't quite managed to plan for what's needed, given that we're now getting successive heatwaves and demand shoots up in the heat," says Catherine Moncrieff, head of policy at the Chartered Institution of Water and Environmental Management.

"Peak demand is really difficult to meet. You might be able to meet it for 95 per cent of the year, but if you're not planning for that peak demand, that's a problem."

Critics say Ofwat has been too focused on keeping bills low and has neglected to fund the infrastructure needed by the sector. Now it is playing catch-up.

Over the five years to 2030, the industry is planning a massive increase in spending. South East Water is putting up customer bills by 22 per cent to fund a £1.9 billion investment programme.

"We've got a lot of construction work to be done, including more drinking water storage tanks," says Halsall. "We've got a number of pipelines that we're putting in which will make a huge difference, as well as additional water-treatment work capacity."

The company also plans to build two new reservoirs over the next two decades. But such changes won't be quick.

FIXING LEAKS

What levers, then, can Halsall pull in the short term? He outlines plans to tackle the scourge of "visible" leaks – the burst water mains that go days without a fix.

"We've got to go faster and faster with visible leakage, because it's deeply upsetting for customers," he says, adding that burst mains "typically leak less than hidden leaks".

As a result, engineers tend to focus on fixing the hidden leaks, rather than the ones that customers notice.

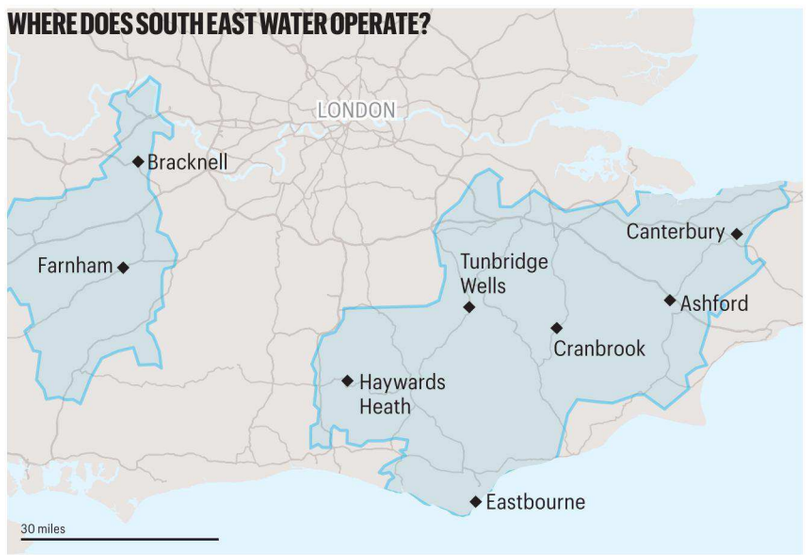
"You can understand the engineering logic there," Halsall adds. "What the team aren't necessarily focusing on is, we're frustrating our customers who then think we don't care. And then customers don't respond to our messaging in terms of water conservation."

He is looking at ways of replacing leaky pipes inside customers' properties – an area that is not usually the water companies' responsibility. "Thirty per cent of leakage is on the customer side," says Halsall. "I want to explore how we can subsidise or pay for [repairing] those leaks. Because at the moment, a customer will take about 40 days to fix a leak and we do it in about a week."

Such an offer, if it is made, will be time limited. But Halsall says: "I really want customers to see that we mean business. We're going to do things differently. And this would be one of those things."

South East Water currently has a hosepipe ban across its network. In Kent and Sussex, it has issued such a ban in four of the past five years. But its chief executive insists such bans will not become a fixture of our summers.

WHERE DOES SOUTH EAST WATER OPERATE?



No time for EV 'policy wobble'

Continued from page 1 →

this year after protests from industry that it was forcing UK carmakers to curb total production.

In the final few weeks of his administration, Starmer pledged to rephase the ZEV mandate such that the 2030 target could fall to as low as 50 per cent, instead of 80 per cent. Unite is thought to have been among the trade unions to have played a pivotal role in convincing Starmer that change was needed. But Burnham is yet to decide whether or not to follow through with these plans.

Last week, the Society of Motor Manufacturers and Traders renewed calls for the sales quotas to be changed. Mike Hawes, the trade body's chief executive, said that carmakers were delaying investment decisions in the UK because of the quotas.

"Manufacturers have invested billions in EVs, but the ZEV Mandate is still running ahead of natural demand, while charging rollout lags behind.

"The call for reform is not narrowly made; it comes from manufacturers that build and import here – both established and challenger brands – as well as from retail businesses and those responsible for repairing vehicles," he said.

"This is not about lowering ambition; it is about making the transition deliverable. The majority of our vehicles are exported, but attracting inward investment is all but impossible if the costs of the domestic market are unaffordable."

Yet the reduction in discounts identified by HSBC supports those urging Burnham to stick with current targets.

"The ZEV mandate is working – it's giving manufacturers the confidence to invest and drivers the confidence to switch," said Gurjeet Grewal, chief executive of Octopus Electric Vehicles.

"Global brands like Chery are choosing the UK because they see a market with clear direction. Weakening the mandate now would send exactly the wrong signal to businesses looking to create jobs and invest here."

He added: "EVs are no longer tomorrow's technology; they're increasingly the best-value cars on the road. The last thing the industry needs is another policy wobble that confuses consumers and puts investors off just as the transition is accelerating."

China's BYD Seal sells well in the UK

Concrete threat to construction

Oliver Gill

John Healey, the chancellor, has been warned that re-industrialising Britain will not be possible with domestic cement production falling to lows last seen in the 1950s.

Bosses have written to Healey to tell him that British building materials firms are experiencing "de-industrialisation" instead.

"Reversing this and securing the sovereign capacity to supply the foundational materials of the economy must be a priority," said Paul Adeleke, chief executive of the Mineral Products Association.

Figures to be released this week will show that in the first six months of this year, ready-mixed concrete sales fell by 9.3 per cent, and that sand and gravel was down 8.1 per cent and mortar 5.1 per cent, compared to the same period last year.

Adeleke continued: "Given the scale of this continuing decline, industrial capacity is now being lost. There is currently no confidence to invest in people, sites or equipment for the future. This has to change."

On entering Downing Street, prime minister Andy Burnham talked of "re-industrialising Britain, using public procurement to back British industry".

But British building materials producers are often overlooked, not least because they typically employ fewer staff than other sectors such as steel or carmaking.

9.3%
Fall in ready-mixed concrete sales in the first half of this year

The fall in domestic production is primarily a result of producers being undercut by imports.

The situation has been made all the more parlous after the European Union introduced tariffs to protect producers on the Continent. As a result, cheap exports previously bound for the euro bloc have flooded the UK and damaged domestic production.

The UK is scheduled to introduce similar tariffs, called the Carbon Border Adjustment Mechanism (CBAM), at the start of 2027. Yet bosses have not been provided with details on the scheme and fear that its rollout could be delayed.

"New towns, roads, hospitals, advanced manufacturing sites, and defence, energy and water infrastructure all rely on millions of tonnes of concrete, aggregates, cement, asphalt and mortar supplied by our industry," said Adeleke.

He warned Healey: "Without our members, nothing promised to be built in your manifesto or in the infrastructure pipeline can be delivered."

DEFENCE FIRED UP BY SPENDING

● The FTSE 100's rally was partly ignited by defence companies in anticipation of higher government spending.

BAE Systems jumped after Andy Burnham made a trip to its site in Barrow in Furness to announce a £8.4 billion investment for the **Dreadnought** submarines to replace the Vanguard fleet. While the sum was committed in the dying days of Sir Keir Starmer's government, the new prime minister put a renewed focus on defence. The boost extended to FTSE 100 engine-maker Rolls-Royce, which makes engines for the American Navy's MQ-25 Stingray. But when comes to oil, Burnham was facing a potential row with his Cabinet over drilling in the North Sea after BP announced that it was selling off its operations there.

SHOPPERS ON A ROLL

● Consumers created positive vibes after boosting spending in pubs during the World Cup while splashing out on garden furniture and fans.

Data from Barclays showed that consumer spending rose more quickly in June than May.

Last week, a new barometer of consumer spending was provided by bakery chain **Greggs**, which enjoyed an 18 per cent jump in its share price on Wednesday after results showed it was on a roll. Greggs added salads, picnic food and iced matcha lattes to its baked goods range, fuelling a 7 per cent rise in revenues in the first half. Profits rose 20 per cent to £76 million. Simon French, chief economist at Panmure Liberum, reckoned that the capacity for UK households to keep spending was a reason to be "bullish".

WAR CLOUDS ON THE HORZION

● The decision by the Bank of England governor **Andrew Bailey** and the monetary policy committee to keep interest rates steady at 3.75 per cent was a relief to the new government. It could prove a temporary one.

Bailey signalled that the decision to keep rates at the level they have been at since December could be short lived if the inflationary impacts of America's war in Iran start to be felt. The MPC's goal is to keep inflation at 2 per cent, below the 2.6 per cent level it was in June.

Members of the committee are waiting to see whether higher energy bills feed through to higher prices for goods. The market is pricing in a rise to 4 per cent before the year end.

Still, Bailey and his team did have some good news for Burnham: an increase in the growth forecast for this year to 1.1 per cent from 0.9 per cent in the April forecast.

VICKI COUCHMAN FOR THE SUNDAY TIMES

SHAKY FINANCES

The company, which is owned by an Australian infrastructure fund, a Canadian firm and the NatWest pension scheme, announced an agreement last month for £200 million more debt to shore up its finances. This leaves its "gearing" – the ratio of its debt to equity – at about 65 per cent, above Ofwat's recommended 55 per cent level.

"We're happy with where we are in terms of liquidity and cashflow," says Halsall. "The key issue for me with the finances is that all paths lead back to operational and customer performance." Fix the operational performance, he says, and the finances should improve.

Credit agencies may take a different view; last month, South East Water received another downgrade, putting it in breach of its licence. At the same time, a damning report by Ofwat into supply failures that pre-dated the Tunbridge Wells crisis recounted a litany of failures relating to maintenance, planning, operational response and board oversight.

Halsall appears to acknowledge the failings of previous management; he has implemented "front to back" inspections of all his sites. "Some of these back-to-basics exercises have not been carried out for quite a while," he says.

I suggest that this sounds neglectful. He replies: "What I would expect is a full asset management register and an associated maintenance regime. For some sites, that exists, but not for all."

NATIONALISE NOW?

Andy Burnham has spoken repeatedly of his desire for greater public control over water companies. Is South East not a prime candidate for nationalisation?

"Nobody would be talking about nationalisation if we were delivering what customers want," says Halsall. "The job of a water company is exactly the same whether it's nationalised or not. And broadly speaking, it's the same people. The management team might change but the workforce will be the same. There is a difference in terms of funding, but that is a political decision."

By way of a warning on the perils of nationalisation, he recounts a story from his job at Thames Water, soon after the industry was privatised. "They had only just stopped the rose maintenance team on the sewage treatment works. They'd had a team of people who did nothing but go around the sewage treatment works to look after the roses. And that was a nationalised team."

Halsall has a final message to impart: "I'm deeply apologetic to our customers. We are sorry. We are going to do better."

Then he departs to get on with the day job, which includes learning how to pronounce various place names – and, presumably, lessons on telling Tunbridge Wells from Tonbridge.

Underwear could be pants, so I built a £12m firm worn by Oprah

HOW I MADE IT

KATIE LOPES, FOUNDER OF STRIPE & STARE

Jess Jones

Katie Lopes believes that underwear is special: "Once women find a brand they love, they just repeat buy"

Katie Lopes reckons she researched underwear for 10,000 hours before designing her ideal pair of knickers. "It was like I had a daily focus group on the shop floor. I spent six years becoming a knicker fanatic."

The Victoria & Albert Museum even selected the prototypes made by Lopes and her mother for an exhibition on the history of underwear, after they became the foundation for Stripe & Stare, a London-based underwear brand.

Today, the company sells hundreds of styles of knickers, as well as pyjamas and loungewear, online and through retailers including Marks & Spencer and Next. It turned over £12 million in 2025, with a pre-tax profit of £463,000.

Lopes, now 50, grew up with three siblings in the Devon countryside, which she said gave her plenty of independence. "If you run into a field full of cows, you figure out what to do."

After studying psychology at Newcastle University and then working in TV production, Lopes teamed up with her sister, Lindy, in 2004 to open Austique on Chelsea's King's Road. The boutique introduced Australian fashion labels such as Zimmermann to British shoppers. "We thought we could probably break even," Lopes said. "But actually, it did much better than we thought it would"

One category in particular caught her eye; customers kept returning to buy exactly the same knickers. "Underwear is unlike any other fashion apparel category," she said. "Once women find a brand they love, they just repeat buy."

Lopes, though, struggled to find styles that were "super comfortable" but still looked great. At that time, "it was the heyday of Victoria's Secret," she said. "You had your uber-sexy male-gaze underwear at one end, or you had your M&S massive granny pants at the other … We're busy – we've got better shit to do than worry about wedgies and VPL [visible panty line]."

She began taking apart existing underwear to see how it was made. "I couldn't understand why it had all those really heavy elastic seams. That's what digs in, makes it uncomfortable and gives you the lines," she said.

After researching materials, Lopes replaced elastic waistbands with flat-lock stitching and lace edging to hold the garment in place without digging into the skin. "It made sense that if you're wearing something that intimately, it should be from something that breathes with your body, [not] against it."

Lopes settled on the Lenzing Tencel brand for the fabric, a breathable fibre made from sustainably sourced wood pulp.

She described her design to her mother, who drew the first technical sketch and stitched together the first sample. Lopes sent it to an underwear factory owner.

For almost a decade, she continued developing the product while running Austique – until, eventually, the knickers became the store's bestselling line.

A turning point came when Alannah Weston, then-chair of Selfridges, was given a pair. "We got a call from her office saying, 'We think this product is amazing.' "

Weston wanted to stock the underwear at Selfridges as part of her sustainability push. Around the same time, Austique's lease was ending and Lopes closed the store,

"Hundreds of Stripe & Stare customers were telling us, 'I'd love to invest in you'

realising she had a "really exciting" opportunity.

"But I was aware it's quite a low-cost item," she said. "[I thought], is this a UK thing because we love knickers, or could it work globally?" A buyer friend at the American online retailer Shopbop convinced Lopes that younger US customers would embrace the brand too.

It gave Lopes a confidence boost that she needed as she had also been going through a divorce. "I was suddenly left as … a single mother and my two children were reliant on me. I worry that if that hadn't happened … I would never have had the self-belief."

In 2017, Lopes launched Stripe & Stare, selling direct to consumers alongside wholesale partnerships with Selfridges and Shopbop. A former colleague, Nicola Piercy, joined to run finance and operations that year and an angel investor who had followed Lopes's career provided £120,000 to get the business off the ground.

The orders from the retailers funded the firm's entire production for the first year; without them, Lopes said they wouldn't have had the confidence to meet the factories' minimum-order quantities. The co-founders later crowdfunded another £250,000 to develop more products after emailing customers to ask if anyone wanted to invest. "I recall looking at our email inbox, with hundreds and hundreds of people saying, 'I'd love to invest in you.' "

That was followed by backing from investors including George Ward, the husband of beauty entrepreneur Charlotte Tilbury. Stripe & Stare has raised £4.6 million of equity funding in total.

Amid all this activity, Lopes moved back to Devon for a calmer life, which also had the advantage of lower costs. Stripe & Stare initially operated from her house until boxes of underwear were piling on top of her son's Lego. She moved the business into a 300 sq ft warehouse – now a purpose-built 12,000 sq ft order-fulfilment centre.

During one Black Friday sale, while the company was still moving into the new warehouse, it expected to sell £25,000 in a day. Instead, it took £150,000 in 24 hours. Fulfilling those orders was "absolute chaos for three weeks", said Lopes.

The firm grew dramatically during the pandemic. Celebrity endorsements, such as from Kris Jenner and Oprah Winfrey, have helped, too. The latter discovered the brand through a boutique in California, before later posting a picture of herself wearing Stripe & Stare pyjamas on Instagram.

Two years ago, the business launched a woven pyjama brand that can be worn out of the house. This has become one of its bestsellers. "I don't think of us as a traditional underwear brand," Lopes said. "I think of us as an underwear, basics [and] outerwear brand."

Stripe & Stare, which now employs more than 50 people, still counts the UK as its largest market, followed by the US, Ireland and Australia.

"I didn't start out with a huge global grand plan. I just knew I could scale my firm and there was a gap," said Lopes. "I think it's a common problem for women: we don't believe in ourselves enough that we can do these things. I want to encourage more women to believe."

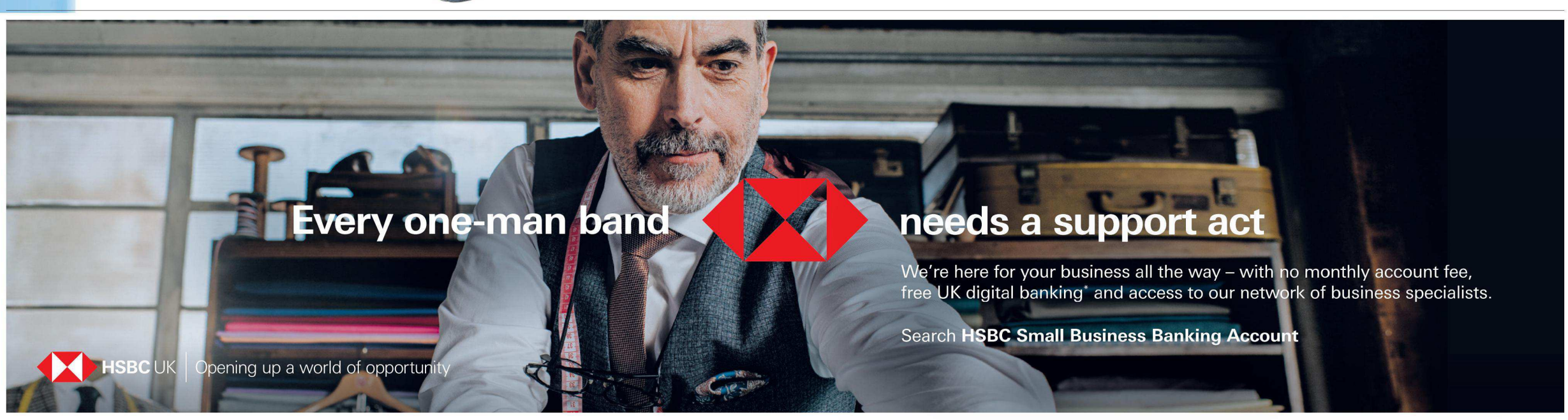
ASK ME ANYTHING

Someone I admire … My grandfather — he is the only man in history to have had a match point in the Wimbledon singles finals and not won. For him, it wasn't a big deal. That's helped me with the grit and the perseverance you need in a business.

Best advice you've been given … Stay slow and steady. Just do one thing at a time and all those small things add up.

A motto I live by … I have a mug that says "get shit done" on it. I think done is better than perfect.

If I could tell you one thing … No one is trained to be an entrepreneur and what you don't know, you can learn. So just take the leap to start.



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CURRENT ACCOUNT SWITCH GUARANTEE

Big banks are booming – but can they fend off a tax raid?

ILLUSTRATION: PETE BAKER

Lenders were spared a levy last year, but rumours of a windfall tax won't die. Now soaring profits are making banks a tempting target, writes *Jill Treanor*

Charlie Nunn chose his words carefully. On a call with journalists last week, he said that Lloyds Banking Group's purpose was "helping Britain prosper".

The chief executive of the FTSE 100 banking giant inherited the tagline from his predecessor, who needed to justify the support of taxpayers after its £20 billion bailout in the financial crisis.

But those three words have different connotations now. They illustrate the campaign under way by Britain's biggest banks to convince John Healey, the chancellor, not to impose fresh taxes on the sector. Healey is only a week into his role after Andy Burnham sacked Rachel Reeves. So far, he has not suggested that a tax rise is on the agenda, but the debate was stoked last week by the influential Trades Union Congress (TUC) calling for higher bank taxes to bring down energy bills for low and middle-income earners.

Even before the TUC hijacked the bank reporting season, analysts and investors already feared that lenders would be a soft target for a cash-strapped chancellor looking for ways to raise revenue.

The latest figures, published last week, show why they look like easy prey. Barclays' half-year profits were 17 per cent higher than during the same period last year at £6.1 billion; profits at Lloyds Banking Group were up 23 per cent to £4.3 billion; and NatWest was up 20 per cent, also to £4.3 billion. HSBC, the other member of the "big four", reports this week.

Ana Botin, CEO of Santander, said Britain's approach to taxing banks "makes no economic sense"

It is only a year ago that bank shares slumped after a report from the left-leaning Institute for Public Policy Research (IPPR) think tank recommended that the Treasury impose a new levy targeting Britain's biggest banks to bring in £8 billion a year for the taxpayer.

Although Reeves spared them extra taxes in her November 2025 budget, the topic keeps rearing its head.

Last week, Nunn tried to deflect questions about the possibility of taxes, although his counterparts at Barclays and NatWest answered directly.

CS Venkatakrishnan, the Indian-born American who is chief executive of Barclays, said: "We very much want to use our capital to lend into the economy and to support investment and to support growth. The better the country grows, the better all of us are."

Paul Thwaite, chief executive of NatWest, insisted: "If you want strong economies, you need strong banks."

NatWest, then known as Royal Bank of Scotland, was the poster child for the calamitous performance of banks in the run-up to the 2008 financial crisis. Taxpayers ultimately kept RBS afloat with a £45 billion bailout.

The latest figures show the banks have moved on in terms of profits, but that they now need to step up their lending. Bank of England data reveals that almost all the £425 billion net increase in lending to UK businesses between 2008 and 2023 came from private credit sources, not traditional banks. Hence their efforts last week to show the role they play in the economy. Lloyds, for instance, set out a commitment to lend £45 billion to small business by 2030 – its first such target.

Gary Greenwood, an analyst at investment bank Shore Capital, said: "They are all trying to pretend they're doing their best to support the UK economy, but at the same time their profits are going up."

The banks argue that they pay more tax than their rivals in other big economies as a result of the regime put in place after the financial crisis. They are subject to a levy on the size of their balance sheets and a surcharge on corporation tax, which is paid on profits. The latter was introduced in 2016 so that banks "make a fair contribution in respect of the potential risks they pose to the UK financial system and wider economy".

Anna Cross, the Barclays finance director, said this left the UK's banks with "the highest rate of tax globally of around 46 per cent". She used data compiled by consultancy PwC to say "that compares to New York, at around 28 per cent, and the EU, between 30 and 40 per cent".

The international banks that operate in Britain are not fans of the regime. In June, Ana Botin, chief executive of Spain's Santander, said Britain's approach to taxing banks "makes no economic sense". Santander, one of the five biggest banks in the UK, recently boosted its presence through the acquisition of TSB from its Spanish rival Sabadell.

Last month, Jamie Dimon, boss of America's biggest bank, JP Morgan, warned against the "adverse consequences" of higher bank taxes. "JP Morgan did not damage the UK," he insisted.

His words carry resonance as JP Morgan is to build a £3 billion landmark tower in Canary Wharf. The deal was announced last year, the day after banks were spared a raid in Reeves's budget. The implication is that the tower could be imperilled if Labour turns its focus onto the sector. As for Healey, the Treasury said he was "fully focused on his priorities, which will boost business, help with the cost of living and support people in every postcode".

£3bn

What JP Morgan is spending on a new tower in Canary Wharf

"As has always been the case, decisions on tax are a matter for the chancellor to set out at fiscal events, rather than routinely commenting on rumour, speculation or proposals," a spokesman said.

The date for Healey's first budget has now been set for October 28. Until then, the banks have a painful wait– and time to keep making their case.

NatWest boss Thwaite said: "I want to partner with the new government. We're the biggest lender to infrastructure. We have the biggest SME [small business] bank. It's important that we play our part and help get growth in every nation and region of the UK, and that's how I want to use the bank's capital."

Venkatakrishnan said of Barclays: "The UK is a great place in which to do business and from which to do business." Nunn added: "It feels like there's a good agenda and we're very supportive of it."

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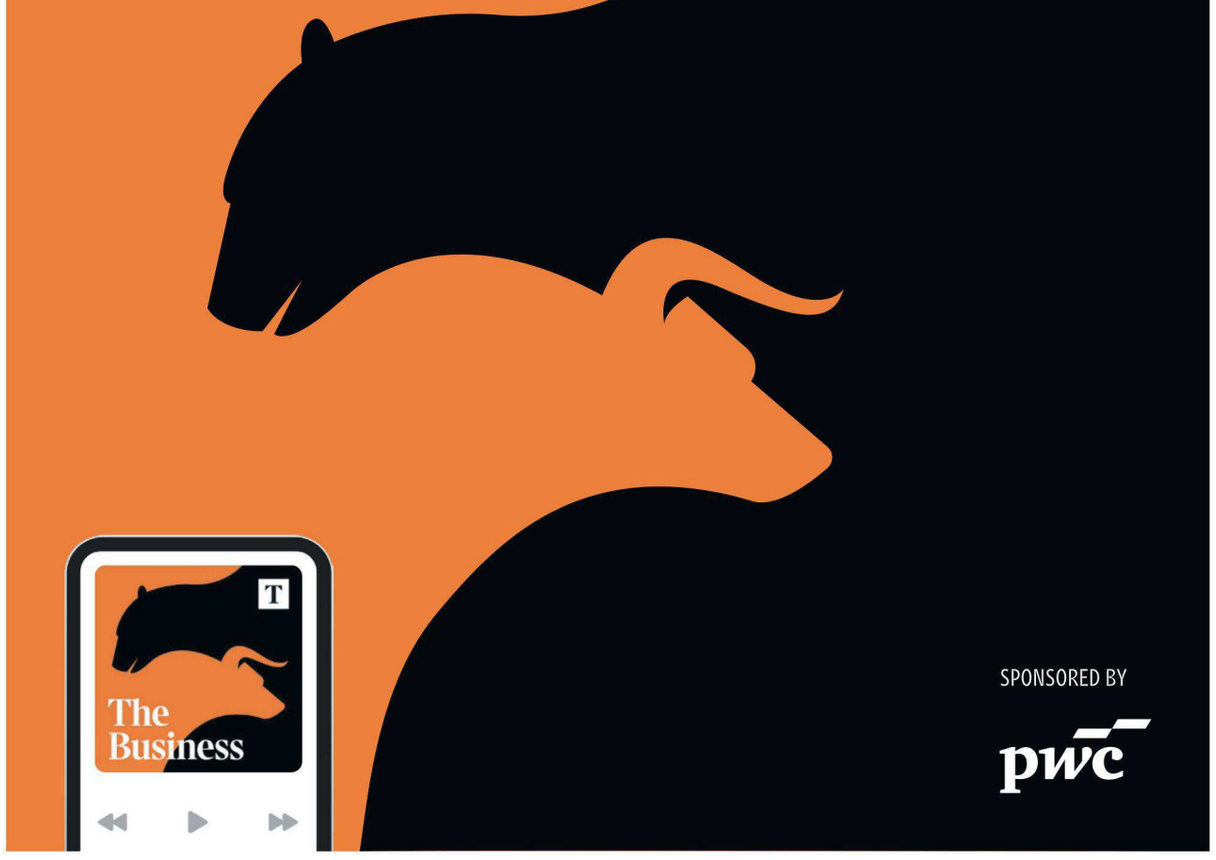

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'CVs mean nothing': get ready to send a video if you want a job

Olivia Surguy

When Anie Radbourne, a 23-year-old social media manager from Clapham, southwest London, saw an Instagram video from the founders of one of her favourite brands saying they were hiring, she was elated. There was just one twist: they wanted applicants to post a social media video about themselves instead of sending in a CV.

She messaged the founders asking if there was a brief; they said they would leave it up to her. "I replied 'challenge accepted: watch this space'," Radbourne said.

"I genuinely loved it... When I was applying to jobs before I just felt really trapped like I couldn't show off my personality and my creative side," she said. "I didn't make the video like 'this is me, this is my CV', I made it like I was working there already."

The company in question – Sult, a London-based maker of electrolyte supplements – captured attention with the wacky request. Within a week it had people shouting from rooftops and jumping into the sea ("I throw myself into everything I do") to gain the attention of the founders, Henry Porpora and Milly Goldsmith.

"In this day and age, CVs mean absolutely nothing. Especially when you can just whip it up on ChatGPT in two seconds," Porpora said. "I understand the game of how people want themselves to look on paper but it doesn't actually reveal any talent."

Although Sult's approach is extreme, it speaks to a wider change in recruitment.

"People are starting to go with the no cover letter, no CV trend," said Suz Bannister, co-founder of Riser, an AI-powered recruitment start-up. "I think it's because people have lost trust in the process because AI is speaking with AI."

> **Firms might ask you to record a quick snippet about your experience**

She is referring to AI-written CVs being sifted by AI software – soul-destroying for many applicants, who feel they can't get the attention of a human. Even the prime minister has weighed in. Last week Andy Burnham said employers should stop using AI to filter CVs.

Bannister was in favour of a new approach. "A lot of companies are speaking to the next generation; they're digitally native, they're video first... [but] we're essentially still asking applicants to pick up a quill and pen a letter."

The jobs market has become fierce and recruiters have to sift through many highly qualified candidates. Filling a role has become more "human centric", Bannister said. "What we keep saying is: 'hirers are becoming casting directors'."

ILLUSTRATION: GEORGIA HANLEY

Bannister believes CVs and cover letters will be obsolete by 2030. Her business replaces CVs with short video pitches and uses an algorithm to match job hunters with opportunities. "The CV is a fact sheet, so that can live as a profile," she said.

Neil Carberry, chief executive of the Recruitment & Employment Confederation, pointed out that the information on a CV could be found elsewhere. "It's important to remember that certainly in professional recruitment, everyone has a LinkedIn profile or social media presence that tells their story. Candidates should look after that profile online and tell the story there," he said. "In some way shape or form, a thing that does the job of the CV is perennial. It may be that it's just not consistently going to be a couple of pages of A4".

Daniel Harris, UK boss at the listed recruiter Robert Walters, said the "sheer volume of CVs that people are receiving" meant applicants were having to "find a way to differentiate" themselves.

While CVs are expected for traditional white-collar roles, the main question is how to get in the room for an interview, he said.

Some businesses "are saying that we want to know who you are more authentically', which can mean recording video, he said. "[They] might ask you to record a quick snippet of your experience, what you're searching for in your next role and to talk a little bit about yourself."

The number of candidates recording videos has risen across start-ups and bigger businesses, Harris said.

Virgin Media O2 ditched CVs for most junior roles ten years ago. Sharron O'Donnell, its head of talent, said: "In our apprentice, graduate, intern world we don't use a CV... Those roles can really vary, they can be across product, cybersecurity, finance... We use assessment tools which are based on an individual's potential and motivation."

PwC, one of the big four accounting firms, also stopped requiring early-career applicants to submit CVs. "Strong candidates don't always follow conventional pathways," said Carly Pike, its head of workforce strategy. "We don't believe talent can be judged solely on someone's past experience, qualifications, or the opportunities they've been given. Instead, our assessment process is designed to help candidates demonstrate their skills, strengths and potential."

So keep your CV up to date, but don't be surprised if you don't need it.

BUSINESS

Is the almighty boss dead? Say hello to the 'catalyst CEOs'

Jill Treanor

When staff at the publisher Pearson logged on to a regular Friday Zoom call during the pandemic, they were greeted by an unexpected sight: their chief executive, Andy Bird, was channelling his inner hipster.

The middle-aged Brit was wearing headphones and playing the part of a DJ, filling his staff's speakers with booming dance beats.

Bird had joined Pearson in 2020, after a lauded career at Disney, with the aim of pushing through a radical overhaul of the business. He wanted to shake off its image as a dowdy textbook publisher and instead turn it into a digital champion. His spin on the decks was to show off his human side.

The story is told in a book by Constantine Alexandrakis, chief executive of Chicago-based headhunting firm Russell Reynolds Associates. To be published next month, this expounds the thesis that the nature of a chief executive has changed. The days of companies being driven by egotistical bosses have given way to an era of "catalyst" CEOs – bosses who can no longer rely on their own individual brilliance to deliver their strategies.

"Historically you'd think of a CEO as a driver, almost a commander. And what we're finding from the challenges companies are facing [is that] to face those head-on, leaders have to be much more [of] a catalyst," Alexandrakis said.

"Historically there was a force of personality, a visibility, a command that was needed [in a CEO]". Now, he said, CEOs are facing "enormous problems" and have to ask themselves, "How do I ensure I'm creating the team and the system that can tackle those and beyond my presence even being here?"

This theory might help explain the churn in chief executives in recent years. Data last week from Russell Reynolds shows that the turnover of CEOs has started to stabilise this year after a period of upheaval. Last year, the changes at the top of FTSE 100 companies was the highest since 2019. To name just a few, Diageo parted company with Debra Crew, BP with Murray Auchincloss, WPP with Mark Read.

Globally, the data shows, after a period of "elevated" change at the top, pressure has eased. One theory is that stock markets have been rising and so reducing the pressure on executives.

ROB PINNEY FOR THE SUNDAY TIMES

When Andy Bird was CEO of Pearson he tried being a DJ

Referring to the high turnover of recent years, Alexandrakis said some CEOs – particularly in the US – had been "feeling that the next AI chapter needed to be written by someone else", while "part of it for others could be fatigue, and part of it is about boards becoming less patient, investors becoming less patient and the time window for performance shrinking".

He explained that successful chief executives had always needed to "bring the team along with you", but the way they go about it had changed. In the past, "the direction was set and everyone needed to fall in line" with the boss. But today's leaders, Alexandrakis said, faced much more scrutiny "on the depth and the strength of the team's ownership of the direction".

"That need for much stronger ownership has intensified to the point where the CEO has to be adept in salesmanship ... and getting everyone on board," Alexandrakis said. "It's a subtle shift," requiring "a level of humility, of openness of distributed ownership."

He said candidates for CEO are assessed on the basis of their "self awareness" and how they can "bring outcomes through others".

Other leading recruiters are also aware of tweaks.

Mark Freebairn, a partner at search firm Odgers, reckons that chief executives need to be more "people centric" now as their staff are more likely to leave than previously. "Most former CEOs were running organisations where people were predominantly loyal to the organisation they worked for," said Freebairn.

They also need to make more decisions. "The cliché was that ... you were chief executive for seven years and ... you would have one huge decision to make that would define the next seven years. Now, you have one huge decision to make every six months," said Freebairn.

Kit Bingham, a partner at headhunter Heidrick & Struggles, believes that the CEOs of today still need the same skills as in the past – "but to the power of ten".

Crucially, though, they must also acknowledge that no individual can possess all the skills needed to deal with the implications of AI, or war, or whatever challenges they are facing. "We had a view of the CEO as ... all-knowing, all-seeing, all-powerful and all authority derived from him," said Bingham. "What's changed is that the good CEOs know what they don't know and equip themselves with people who do."

But they may still need to develop their own skills in AI, instead of delegating power in this area. Pippa Begg, boss of the Board Intelligence consultancy, reckons a CEO can't now defer to a chief tech officer. "This technology will define how we do business," she said. "So that's got to be a core skill for a modern CEO."

DJing won't help with that.

'I'm over the moon to be designing Man Utd's stadium'

JOSHUA BRATT FOR THE SUNDAY TIMES

At 91, Lord (Norman) Foster, Britain's most celebrated architect, is giving back to the city that made him. Next, he has his sights on Mars

INTERVIEW
WILLIAM TURVILL

Many entrepreneurs and business leaders would like you to believe that they have shaped the world around us. Norman Foster is one of the few who can say with certainty that he's achieved just that.

I get the impression he doesn't much like being called a businessman, though. "I see myself as an architect and an urbanist," he says curtly.

Lord Foster, a sprightly 91-year-old who spends his free time cycling up hills and dragging himself along cross-country ski routes, is the executive chairman of Foster + Partners, a London-based architecture firm that generated more than £650 million last year.

He is the mind behind Wembley Stadium, the Gherkin, the pedestrianised Trafalgar Square and Stansted airport. And that's just around London.

His designs span the UK, from Ipswich to Gateshead and beyond – Apple's campus in California, the Reichstag in Berlin and airports in Beijing, Hong Kong and Saudi Arabia. Next up, the moon, where Foster's team has designed homes that he expects to be used within "a few decades", and Mars, a bit further off .

I'm with Foster on an uncomfortably hot day at his HQ in Battersea, southwest London. Foster, who lives mainly in Switzerland but spends much of his time in Madrid, is comfortably attired in a sharp beige suit with suede shoes.

"I love the heat," he says as he guides me from the reception building to a newly developed studio looking on to the Thames. As if to prove the point, he pauses in the early afternoon sun between the two buildings.

"It was a wilderness when we moved here," he says, gesturing down the road, one street back from the river. "There was nowhere you could eat or drink. And it was dangerous. If a secretary was working late [and] had to go to the bus stop, security would help them to the end of the road. And if anybody left their car outside, windows were smashed."

As Foster's interviewer, it's difficult to know where to begin. He grew up in 1930s Stockport, left school at 16, started work as a £6-a-week clerk at Manchester Town Hall and completed his National Service with the RAF before discovering a love of architecture. He worked part-time as a bouncer to fund his studies at Manchester University, won a Yale scholarship and founded his practice in 1967.

Fast forward to the turn of the century, Foster survived bowel cancer and oversaw projects that helped to revive modern London. Today, Foster + Partners' upcoming UK projects include the Queen Elizabeth II memorial in St James's Park and Manchester United's new 100,000-seater stadium.

"I'm over the moon," Foster says of this homecoming project. But the construction will be no small feat.

"You're balancing accessibility, safety, security, comfort, all of those qualities, but seeking somehow not to compromise the visceral experience of proximity, of feeling that you're part of the action," says Foster, who is himself not a big football fan. "It's a fascinating challenge."

I don't have to choose where to begin our conversation. Foster, a man used to keeping company with prime ministers and business visionaries such as Steve Jobs, Michael Bloomberg and Larry Ellison, decides he'll be setting the agenda. He has a presentation. This is unconventional but I find it difficult to resist the idea of receiving a pitch from the world's most renowned architect.

Foster guides me into his firm's barn-sized new studio, which contains models of some of the firm's biggest projects, from the Millennium Bridge in London to HSBC's Hong Kong tower.

He opens his sketchbook, where he's prepared a handwritten note entitled, "The power of design for social gain". He explains that Foster + Partners doesn't just design pretty buildings for cash – it aims to use cutting-edge technology to enhance the lives of people that use its offices and public spaces. This means designing them to be aesthetically pleasing, environmentally sustainable and in a style that embraces natural surroundings where possible. "There's no style," says Foster, when I ask. "There's a philosophy." When designing a building, he does not seek to impose a style: "You're trying to understand the values, the culture, the DNA of an institute".

Lord Foster at his office in Battersea and, below, his vision for Manchester United's new stadium

Foster closes his sketchbook. But instead of turning to face me, he opens his laptop where he's prepared a 94-slide presentation, containing pictures, diagrams and stats from his biggest projects.

Many of Foster's proudest designs are based around London. There's Stansted, where Foster in 1991 was credited with redefining airport design by moving vents and baggage handling underground to create a glass-box style terminal; the new Wembley, with its famous arch, opened in 2007; and the redesigned Trafalgar Square, completed in 2003.

Before Foster + Partners pedestrianised the area in front of the National Gallery, it was a "very dangerous... traffic roundabout", Foster recalls. He seems disappointed I have no recollection of this. "We take it for granted now because we have short memories," he says.

In 2000, Foster + Partners' annual revenue was £30 million, including £22 million generated in the UK. By last year, Foster's UK revenues had grown to above £40 million but accounted for less than 10 per cent of his total business, which reported revenue of £652 million.

Foster + Partners, whose biggest shareholders are the Canadian investment group Hennick and the Foster family, made more than half of its turnover from the Middle East in 2025. China has also become a reliable customer. I ask Foster whether he has any qualms about working with authoritarian regimes.

He seems slightly put out by the question. "Yes, there are certain building types and certain regimes that we have not worked for," he says, but he points out that most of the world's population lives under authoritarian rule. "We are in a democratic minority. Look at how China has taken 800 million, which is more than three times the population of the United States, out of poverty, extreme poverty," he says. "Fourteen per cent of humanity lives in informal settlements. They don't have access to power, to sanitation. A lot of those are in authoritarian regimes. Would you not, as a designer, seek to be a party to change that?"

After a pause, Foster fixes me an expectant look. He's not being rhetorical. "I'm asking you a question. If it was within your power to effect change for good, would you say: 'I'm not going to because that's not a democratic nation'?"

Foster + Partners drew criticism before the 2022 World Cup in Qatar, for which it designed the Lusail Stadium, after human rights groups raised concerns about poor or life-threatening conditions for construction workers. The firm made clear it had "conceptualised" the Lusail but was not involved in the construction. When Foster + Partners is involved in the "construction phase" it has "stringent standards for the welfare of workers".

The Foster + Partners' story is one of British success – about 80 per cent of staff are based here – but its clientele speaks to money and power shifting east.

Foster has several bugbears about the UK as a place to do business. His main concerns seem to be a "proliferation of project managers", a lack of consistent political leadership and the loss of a "vision for the future" that he believes was evident in "Victorian Britain" and the early part of this century.

He feels London suffers from a loss of "master planning". He thinks more effort should be made to protect the green belt around London, one of the UK's "most underappreciated inventions', which he feels is "constantly under threat". He thinks the government should focus on promoting "compact neighbourhoods, which are walkable, where you have neighbours, and combat loneliness", rather than allowing for "urban sprawl".

Foster despairs at the cancellation of the HS2 rail route between Birmingham and Manchester, which he contrasts with nearly 30,000 miles of high-speed track built in China since 2008. "It's absolutely mad – I mean, that really shocked me to the core," he says of HS2's curtailment. "Connectivity is everything... It's breaking down the barriers within a city, within a nation. It's the spread of prosperity. So, the cancellation of HS2 was most short-sighted."

Asked how the UK can revive its previous pomp, Foster says we need to show more "long-termist" thinking, which would lead to newer and better public spaces in cities. "It's thinking big," he says. "And thinking big isn't necessarily physically big – it's thinking big in terms of social generosity, in terms of public spaces and streets, of accepting that a city is always in flux and you can effect change for the good of the citizens. But all of this needs a degree of courage."

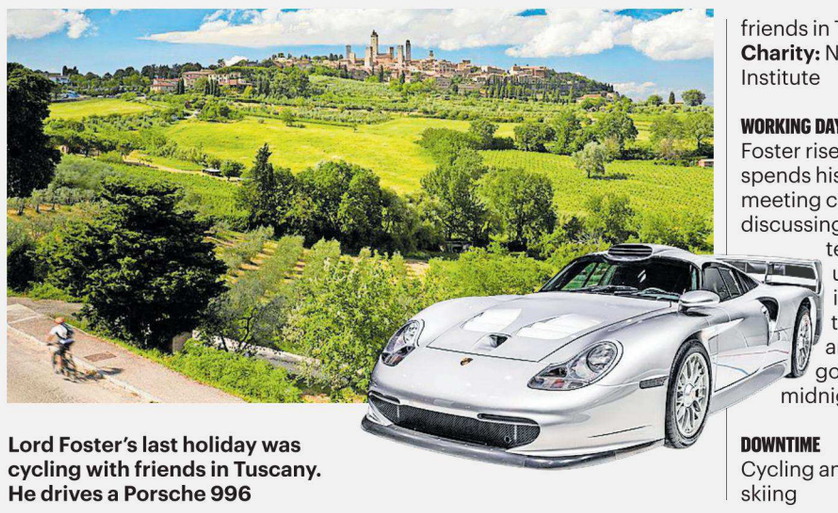
All might not be lost for the UK. Foster's plans for Manchester United's stadium may enhance the standing of English football. Here, though, the railways could prove a problem as well. There are concerns about traffic and proposals to transform a rail freight terminal into a passenger station. The project may well provide another test of Foster's patience with the UK, though he's confident things can be worked out.

There's also the late queen's memorial to be completed. Lord (Robin) Janvrin, a former private secretary to Queen Elizabeth II, says she was a great admirer of Foster's work. Chairman of the Queen Elizabeth Memorial Committee, Janvrin tells me he has come to appreciate Foster, who sketches in his notebook through meetings, as a man with "strong views" on how things should be done, but also someone who listens and responds to counter-arguments or ideas".

Before leaving his studio, I feel I must ask Foster: has he given any thought to retirement? He fixes me a quizzical look. "Why would I?"

THE LIFE OF NORMAN FOSTER

Born: June 1, 1935, Reddish, Stockport
Status: married to Dr Elena Ochoa, with two children
School: Burnage High (now Burnage Academy for Boys)
University: Manchester and Yale
First job: clerk at Manchester Town Hall
Pay: undisclosed (Foster + Partners' highest-paid director last year made £3.8 million)
Home: Engadin Valley, Switzerland
Car: Porsche 996
Favourite book: currently reading *The Victorians* by AN Wilson
Film: *The Third Man*, starring Orson Welles
Music: JS Bach's preludes and fugues played by John Lewis (from the Well-tempered Clavier, recorded 1984-1988)
Drink: coffee
Watch: several, including a Unimatic Modello Tre U3-FN
Gadget: pencil
Last holiday: cycling with friends in Tuscany
Charity: Norman Foster Institute



Lord Foster's last holiday was cycling with friends in Tuscany. He drives a Porsche 996

WORKING DAY
Foster rises at 6am and spends his days travelling, meeting clients and discussing projects with his teams. He is usually personally involved with up to 30 projects at any one time. He goes to bed around midnight.

DOWNTIME
Cycling and cross-country skiing

BUSINESS

How Nvidia's boss is pulling the strings on the AI revolution

Never built a data centre? No problem — Jensen Huang's £3.5trn giant is ready to fund its own customers. At the same time, jittery investors are causing market wobbles

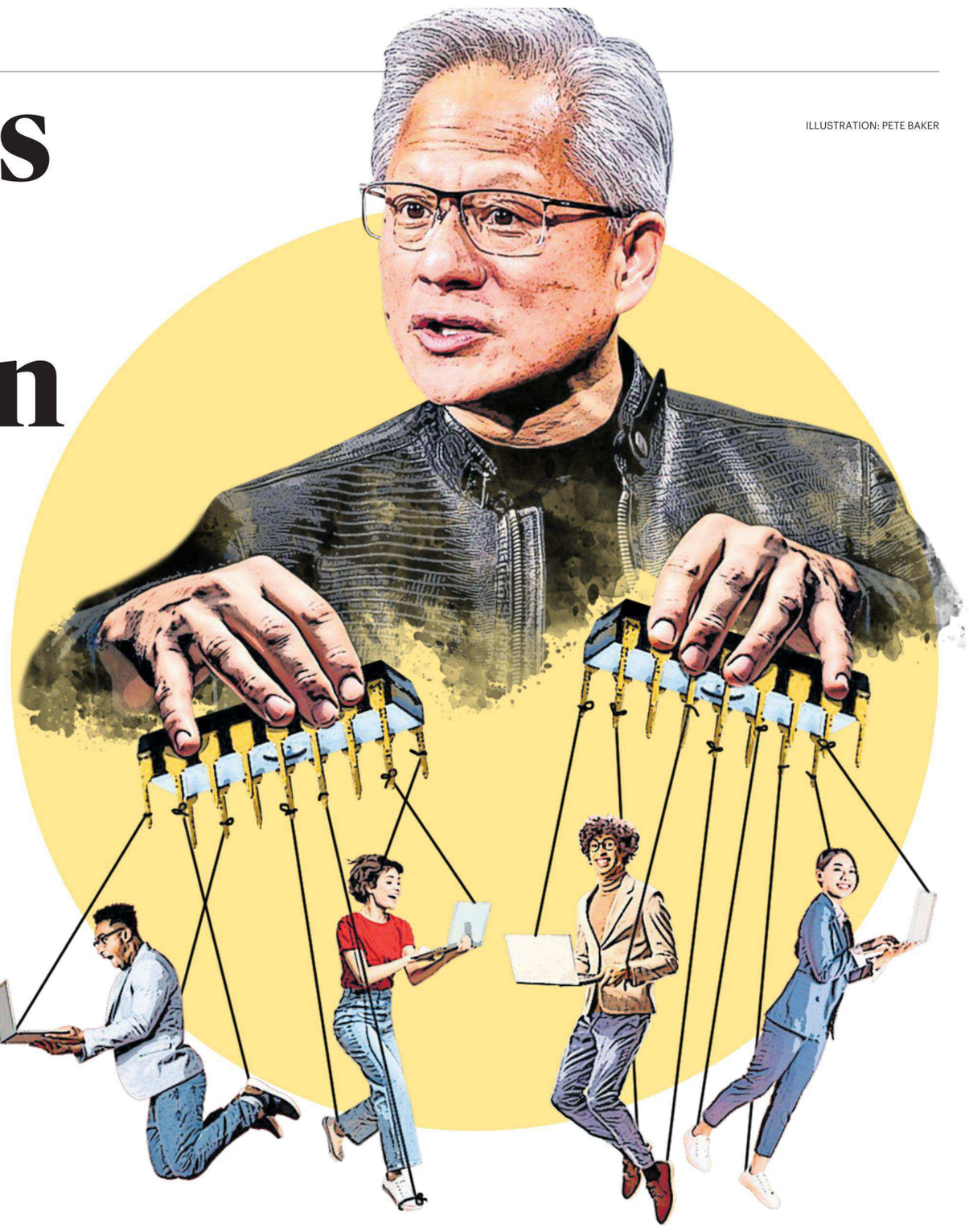


ILLUSTRATION: PETE BAKER

DANNY FORTSON

San Francisco

The demand was clear, concise and urgent. "The time is now," read a passage of text on a black backdrop that called to mind the opening of *Star Wars*. "Join us," it added. Jensen Huang answered the call. The chief executive of Nvidia, the $4.7 trillion (£3.5 trillion) semiconductor giant, last week agreed to pump $5 billion into Safe Superintelligence (SSI), a Californian start-up whose existence is encapsulated in that single web page.

"Superintelligence is within reach," it intoned. "Building safe superintelligence is the most important technical problem of our time."

The company is, in reality, a small Palo Alto firm led by Ilya Sutskever, a co-founder and émigré from OpenAI. In its two years, it has produced no product, no revenue, nor any public research. And how might a company like this spend its $5 billion cheque from Nvidia?

Principally, it appears, with Nvidia. The "strategic partnership" unfurled last week would allow SSI to increase its compute power tenfold and take it to what Sustskever called "the next level".

For a company of Nvidia's size, deals like the SSI one amount to a few pence found in the couch cushions. The Santa Clara, California, giant booked $58 billion in profit in the first quarter – triple the figure in the same period last year – and is on track to bring in more than $200 billion in free cashflow for 2026.

And yet, the SSI deal hinted at deeper worries about Nvidia, Jensen Huang and his role as the leader of the great global AI circus. Since mid-May, the company powering the AI boom has lost 18 per cent, or $960 billion, of its value– equal to about four AstraZenecas – as investors have grown increasingly concerned that its leather jacket-wearing leader is furiously pumping up a bubble that will soon pop.

That would be a problem for the entire US economy. Nvidia alone comprises an estimated 8 per cent of the total value of the S&P 500. Add in the six other members of the "Magnificent Seven" tech stocks – Apple, Amazon, Meta, Alphabet, Tesla and Microsoft, several of which are large Nvidia customers – and they make up a third of the index's value.

Tech, and AI, are not just influential on the market. They are the market. Last week, the tech-focused Nasdaq was roiled by concerns about the AI boom, entering "correction" territory, where an index falls 10 per cent below its last peak.

Bridgewater Associates, the investment giant, said in January that AI build-out, data centres and power plants, would account for half of the 2.8 per cent growth in US gross domestic product this year. "These are massive sums, on a par with the contribution of business investment to growth in the tech bubble," it said. A "material part" of that investment, it added, "comes from Nvidia and a couple other chipmakers' profits".

A single, refrigerator-sized rack of Nvidia's top Blackwell graphics processing units can cost up to $4 million. These systems are the indispensable component of the AI revolution.

So as Nvidia goes, so goes the economy. Which is why concerns about its penchant for "circular deals" have surfaced once again. The problem for Huang is that some of the most voracious customers of his company's chips – such as OpenAI – simply don't have the money to buy them. So Huang is giving it to them.

Hedge fund billionaire Jim Chanos tweeted about one such deal last week. Nvidia has reportedly entered talks to guarantee up to $250 billion that OpenAI plans to pay to lease a giant data centre.

"So we are at the point in the cycle where Nvidia has to provide financing guarantees for roughly two thirds of the cost of the chips it is selling to the data center project ...?!" he wrote. "Lol, ok."

Bubble-like behaviour is cropping up. Last week it was reported that Nscale, a British start-up backed by Nvidia hoping to build UK data centres, is targeting an initial public offering that could value it at $25 billion. It was founded two years ago.

San Francisco hedge fund Situational Awareness, which went long on AI infrastructure – chips, data centres, hardware – blew up last week after its bets on Nvidia and other chip stocks soured. Rival Citadel grabbed its assets after a shotgun auction of a fund that, days earlier, managed more than $40 billion.

A report from Nikkei Asia estimated that Meta, Alphabet, Microsoft, Oracle and Amazon have together racked up $1.65 trillion in debt held in special-purpose vehicles set up to finance data centres. The Bank for International Settlements (BIS), the research arm of the top central banks, raised the issue in March: "These arrangements amount to 'shadow borrowing' – obligations that are economically akin to debt but largely reside outside corporate balance sheets."

Huang, 63, is unperturbed. He sees this moment as merely the beginning of a decade-long revolution in which demand for semiconductors will multiply tenfold as AI propagates into every corner of life.

"Instead of just a billion people using computers, we're going to have 100 billion agents, and billions of robots, all using computers," Huang told Bloomberg Television last week. "This is one of the realisations of the semiconductor industry – that now computers are built not just for people to use. Computers are being built for computers to use."

DATA CENTRE DREAMS

On a blustery Friday in March, Masayoshi Son, the billionaire impresario behind Japanese tech giant SoftBank, stepped up to a row of golden shovels alongside Howard Lutnick, Donald Trump's commerce secretary, for a photo op.

It was a big day in Piketon, Ohio, a downtrodden town on the edge of Appalachia. "This facility that's going to be built here is bigger than any facility ever built in world history," said US energy secretary Chris Wright.

The facility in question: a proposed gargantuan data centre that will draw ten gigawatts of electricity – double what is required to power London on a typical day – and cost $500 billion. A surprising financial partner emerged for the mega project last week: OpenAI. This was surprising because the tech giant is extravagantly lossmaking; it lost $38 billion in 2025 and does not expect to turn a profit for at least three more years. So how did it expect to cover the reported $250 billion bill to lease the facility once operational?

With the help of its sugar-daddy. To get the deal over the line, Nvidia is reportedly considering an agreement under which it would in effect be a co-signatory – like a parent might be for their child's first flat.

For projects such as Piketon to make sense, you must buy the other idea driving the spending frenzy. And this is that AI is not simply going to replace or augment software coding or accountancy or law. Instead, its total addressable market, or TAM, is all human labour.

"It is not a clever app or a single model; it is essential infrastructure," Huang said this year. "Every company will use it. Every country will build it."

In July, Huang had another giant deal to announce: a detail-light, $500 billion partnership with memory giant SK hynix. Both sides signed letters of intent to build AI data centres, collaborate on memory chips and "do business together". Letters of intent are, typically, not binding.

> **Now computers are built not just for people to use, but for computers to use**

The market appears to be growing sceptical. Consider a similar deal just ten months ago. OpenAI announced a comparable letter of intent with Oracle, pledging to pay $300 billion for data centres that would be built and managed by Oracle – and packed with Nvidia's AI chips. The market loved it: Oracle stock surged 43 per cent, briefly making Larry Ellison, the company's 81-year-old executive chairman, the world's richest man.

But over time, fervor faded over the hundreds of billions in potential revenue from a lossmaking AI lab. Oracle's stock has plunged from a high of $328 in the days after the deal to under $130 now. Last week, when news broke about Nvidia's potential Ohio deal, its stock didn't pop; it sank 4 per cent.

When it comes to such eye-catching announcements, the half-life of hope appears to have shrunk markedly. Navin Chaddha, managing partner of Mayfield, an active investor in semiconductor start-ups, argued that the fears were, for now, overblown.

"The semi[conductor] industry works on two-year forward booking, and at least until the end of next year, the whole inventory is sold out, the commitments are already done."

Last week, Meta, Microsoft, Alphabet and Amazon – key Nvidia customers – all reported blow-out earnings, driven largely by demand for AI services. These offset investor jitters and helped the Nasdaq claw back lost ground to close the week even at 25,273.

And yet, Nvidia's stock ended the week down 3.5 per cent at $200.75. Gary Marcus, a prominent AI sceptic, wrote last week that the boom has been running on "hope and circular financing". He added:"That may no longer be enough."

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APE I	CDT I	EAL I	GHH I	JFD I	KMW I	MAG I	I NPR	I RCF	SHS I	VE I
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I BFM	CS I	EHJ I	GRF I	JLA I	KW I	MGB I	I PBH	RHF I	STW I	WCS I
BGD I	I CSE	EJE I	I GTP	JLN I	KWG I	MGF I	PCJ I	I RHW	SVL I	WCW I
BGM I	I CVC	EJM I	I GV	JMR I	I KWW	I MGG	PCK I	RJP I	I SWA	WDB I
BGR I	CWJ I	EJP I	GWC I	JN I	KY I	I MHC	I PDA	RK I	SWJ I	WDC I
BGT I	CWW I	I EJW	GY I	I JNH	LAS I	MJE I	I PDL	RKM I	TAD I	WJB I
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BJK I	DBG I	ELK I	HAH I	I JPA	LBW I	I MKK	PEB I	RLL I	I TCP	WJR I
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BJT I	DCF I	EO I	I HC	JTP I	LCB I	MLF I	PEH I	RNP I	TEB I	WLW I
BKC I	DCN I	EPC I	HCA I	JTT I	I LCC	MLO I	PES I	RPA I	TEP I	I WN
I BLC	DCP I	EPD I	HCT I	JUR I	LCM I	MLS I	I PFC	RPD I	TFH I	WRG I
BLG I	DDA I	I ESR	I HDB	I JVB	LD I	MMA I	PFH I	I RPH	I TJA	WRR I
BLH I	DDF I	I ET	HDR I	I JVS	I LDD	I MMO	I PFP	RPS I	TJE I	WTB I
BMB I	DDP I	I ETB	HED I	I JWA	LDJ I	I MMT	PFS I	I RPW	TJG I	WY I
BMF I	I DDW	EWC I	HEH I	I JWD	LE I	MNS I	PFT I	RTA I	TJH I	XJ I
I BMG	I DFA	I FAC	HEJ I	I JWG	LEL I	I MPB	PGB I	RTC I	TJJ I	I XK
BMR I	I DFL	I FAW	HET I	I JWP	LFP I	MPR I	I PGD	RTD I	TJO I	YE I
BPL I	I DFP	FCH I	HGM I	I JWW	LGL I	I MSW	PHB I	I RTS	TLA I	YG I
I BPR	I DGB	FJ I	I HJA	JY I	LGS I	MTJ I	I PHT	I RVM	I TLP	YH I
BPW I	DGE I	FJK I	I HJL	KBS I	LHB I	MVT I	PKA I	I RW	TLS I	YJ I
BRB I	DGF I	FJM I	HJR I	KCG I	LK I	I MWG	PKT I	RWK I	TN I	I YR
I BRL	DHG I	FJP I	HJT I	I KCW	I LKG	MWT I	PLK I	I RY	TNM I	I YT
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B428 OUR	COII LEY	FOO 7E	JOH 4N	MCB 2I0E	REN 70N	TES 73R
B42 LOW	600 MBS	FOS 73R	JOW 3TT	MCG IIIN	RI02 DAN	THE 235E
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B36 LEY	D422 AGH	GER I2Y	K325 HAW	MOR 2IIS	ROS 720N	TU22 ELL
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BI20 PHY	3 ANN	HEA IE	LEN 70N	ORM 320D	S74I NES	WES 50N
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BRU 70N	EDN 3Y	HEW 3R	L3 UNG	OVE 270N	S742 KEY	WOO 770N
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82 YCE	ELS 3Y	HOA 2E	LOV 3IL	OXL 3Y	570 KER	W2I6 LEY
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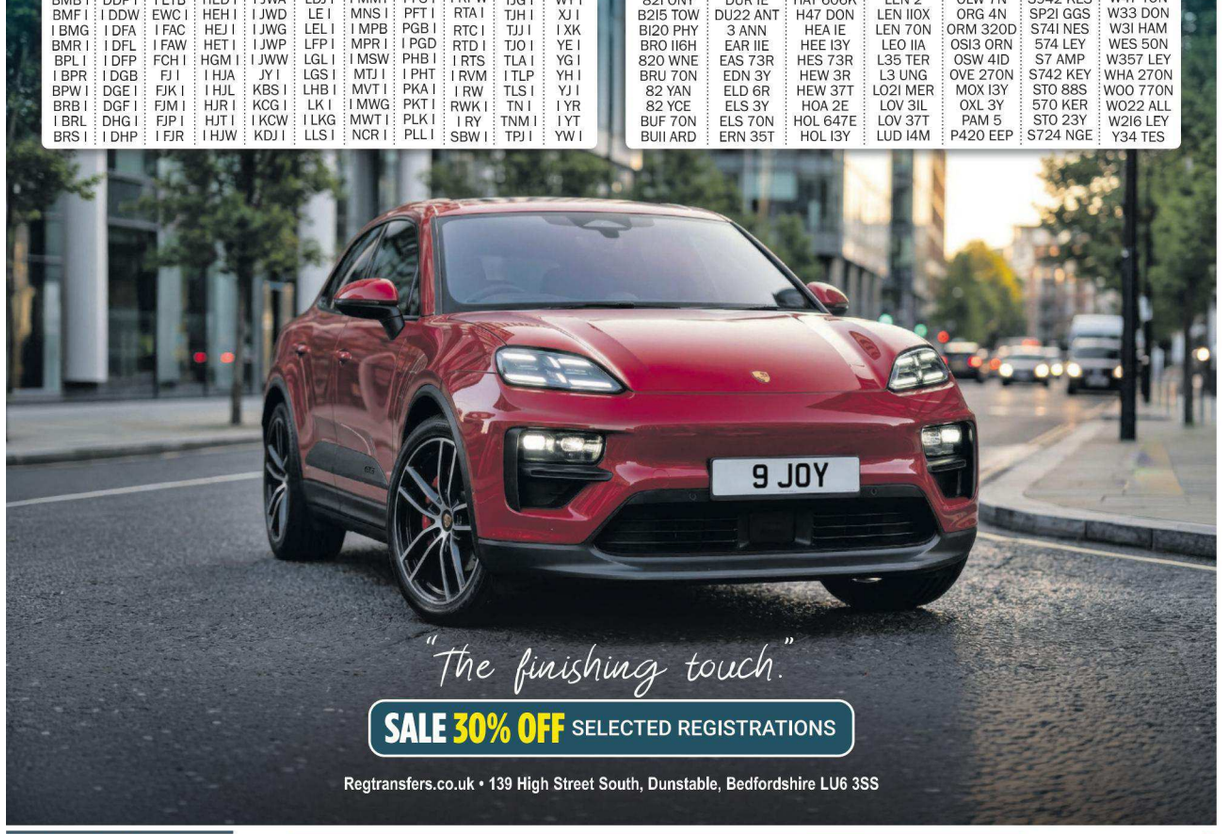

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Lawyers rebel over plans to grab interest from client accounts

Daniel Woolfson

Andy Burnham's new justice secretary has been urged to abandon proposals for a £100 million raid on the legal sector drawn up by David Lammy, amid warnings that it could plunge swathes of firms into financial difficulties.

The Law Society has called on Alex Norris, the Lord Chancellor and justice secretary, to scrap plans to requisition much of the interest that law firms earn on their client accounts. The proposals were put forward by Lammy, who was sacked as justice secretary by Andy Burnham when he entered 10 Downing Street last month.

Mark Evans, the president of the Law Society, said: "This unjustified raid on clients' money was a terrible idea under David Lammy and remains a terrible idea under Alex Norris. We call on the new Lord Chancellor to scrap this ill-considered and naive proposal."

Law firms can earn millions of pounds in interest on the money they hold for clients during transactions such as house purchases. Money for these transactions is typically pooled into one large account to reduce the administrative burden.

Under Lammy, the Ministry of Justice (MoJ) held a consultation earlier this year on proposals to seize 75 per cent of the interest earned on money in pooled accounts, and 50 per cent of the interest earned on individual client accounts in England and Wales, to prop up the ailing justice system.

According to an analysis by Taha Capital, a legal industry consultancy, the top 200 UK law firms earned about £295 million in interest last year.This income surged after the Bank of England raised interest rates. However, the rules around how much of this should be returned to clients are vague. The Solicitors Regulation Authority states that firms should return a "fair sum" to clients, but does not say how much.

> **£295m**
> **What the top 200 law firms are thought to have earned in interest last year**

Officials at the MoJ are understood to believe that some firms are not returning any, and that a raid on client interest could raise more than £100 million per year.

The issue of client interest has proved contentious in the legal industry, with experts arguing these funds are buttressing firms that would otherwise be struggling as the cost of doing business rises.

Adil Taha, founder of Taha Capital, said: "Client account interest is keeping many small and medium regional law firms alive now. Our stress test model shows that hundreds of regional firms would face existential cashflow crises in 12 to 18 months if you were to remove client account interest."

The Law Society has previously argued that the proposed raid would increase administrative costs for firms, potentially causing them to divert resources away from pro bono clients and raise their prices.

Andy Burnham said last week that he would reassess separate plans put forward by Lammy to restrict jury trials.

Questions over client interest have already scuppered the attempted sale of Taylor Rose, a £124 million high street law firm, this year.

The Sunday Times revealed in June that Taylor Rose had been in talks with the private equity house Nordic Capital about a deal, but that Nordic walked away during financial due diligence due to worries about the amount of client interest on its books. Taylor Rose, which did not publicly confirm the collapse of the sale, made operating profits of £10.7 million in 2025, including £6.6 million in client interest.

A spokesman for Taylor Rose said: "Changing the long-established rules around client account interest risks adding cost and complexity to legal services, ultimately leading to higher fees, delays and reduced choice for consumers."

A government spokesman said: "This government inherited a justice system in crisis but we're investing record amounts and reforming the system to deliver swifter justice for victims."

BUSINESS

Jon Yeomans

It's only surprising BP didn't sail away from the North Sea earlier

BP is quitting the North Sea, bringing down the curtain on more than 60 years of exploration. It's a big moment: "British Petroleum" is shipping out of British waters. But if you're surprised that BP is leaving, then you haven't been paying attention.

The oil giant, under Meg O'Neill, is trying to draw a line under years of management strife and is pruning its portfolio in a fit of new-broomism.

BP wants you to know that it's not leaving the UK. It still has more than 13,000 people here in other divisions, including its trading desk and its forecourts business.

But the truth is this move is driven by two factors. The North Sea has been in decline for decades. BP sold its massive Forties field as far back as 2003, and since then oil majors have exited the basin, leaving much of it in the hands of smaller companies and joint ventures.

BP's North Sea business, thought to be worth about $2.6 billion, makes up just 4 per cent of its total production, down from a high of 40 per cent.

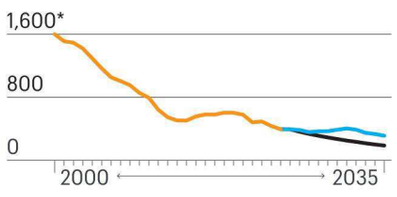
The company has other, bigger prospects to pursue, including a huge discovery off the coast of Brazil. As for the "British" in British Petroleum: most of its top shareholders are massive foreign money managers with a global view. Strip away the sentiment, and this can be seen as a hard-nosed business decision that will go down well with its investors (its shares closed up nearly 2 per cent on the news).

Back to the North Sea, however. The lobby group Offshore Energies UK is quick to point out there's still life in the basin yet, if companies could be encouraged to invest. It says there is "upside potential" (see chart), citing 111 projects that could be pursued. It reckons that domestic production "could meet about half of the UK's oil and gas demand to 2050, compared with roughly a third under current policies".

What policies are they? Well, that's the second factor lurking in the background: the windfall tax that sees oil and gas profits in the North Sea taxed at 78 per cent. The Energy Profits Levy was implemented by the Tories and extended by Labour. Crucially, its latest

Plumbing the depths
North Sea output is falling, but could be boosted

◆ Historic ◆ NSTA 2025 projection
◆ Upside potential



*million barrels of oil equivalent. Sources: OEUK

version killed off investment allowances that might have spurred further projects. This, coupled with Labour's opposition to new drilling, has made the basin a chilly place for oil explorers.

O'Neill is not a fan, telling The Times in 2022, while in her old job, the levy was a "red flag". More recently, she told analysts earlier this year her North Sea business had "growth potential but it is not profitable currently".

Perhaps most maddening for oil companies is the chopping and changing of the rules. The North Sea regime has been subject to at least 11 changes since 2010, while Norway has remained consistent over decades, even if its top rate is also 78 per cent. Sticking to an agreed levy provides the ability to plan.

We shouldn't kid ourselves that tax is the only reason for BP upping sticks. But it's little surprise it's putting its North Sea arm up for sale. The bigger surprise is that it hasn't done it sooner. The next concern will be whether BP feels its London listing is just as dispensable.

Andy Burnham has hinted he'll look again at the Energy Profits Levy. He's talked about needing a multi-party, multi-year agreement in areas such as social care. Business taxation, surely, needs the same approach: consistency, certainty and clarity. Or it won't just be oil majors sailing for new seas.

Hasta la vista for Airbus?

Burnham's sphere of influence is far greater than he surely imagined. Soon he may need to weigh in on the award of a £1.58 billion contract for Skynet.

"Skynet", as any tech phobe will tell you, is the name of the rogue AI from The Terminator films (an AI going rogue? As if). But this Skynet is a British military satellite programme begun in the 1960s.

The incumbent operator, Airbus, is in a scrap with an American interloper, Lockheed Martin, to win the next contract for three satellites. Up to 600 jobs in Portsmouth and Stevenage are at risk if Lockheed wins, as the work would move to Newcastle. Some critics say giving the contract to Lockheed would result in valuable intellectual property being ceded to the Americans.

Naturally enough, Lockheed dismisses such concerns. Robert Lightfoot, president of Lockheed Martin Space, told me last month: "My argument would be pretty simple. I think we're a UK company." Lockheed, he pointed out, has been here for 85 years.

The dilemma illuminates the pitfalls of Burnham's plan to "reindustrialise" the UK and buy British. If only it were so simple. The choice here is between a legacy British company owned by the French and Germans, or a US giant. Who knew rocket science was so complicated?

Bad timing for workers

Freelancers beware. The taxman is consulting on a plan to make self-employed people make more "timely" payments on their earnings. The proposals could mean up to nine million people having to make monthly payments throughout the year, more akin to PAYE. The Timely Payments in Income Tax Self Assessment consultation acknowledges "this can be particularly challenging for taxpayers with seasonal or irregular income patterns". That's a drastic understatement.

Freelancers notoriously spend half their lives chasing payments, which sometimes don't come at all. Now HMRC wants them to pay on account each month or quarterly regardless.

At a time when the Employment Rights Act has made the labour market even less flexible, such changes would be a disaster. The consultation – slipped out in the summer lull – ends on Tuesday. There's still time to tell the taxman where to get off.

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Rishi Sunak is away

Can we have ten-year plans if PMs don't last that long?

David Smith Economic Outlook

When a new prime minister takes over, their thoughts often turn not to the next ten days, weeks or months, but to the next ten years.

So it is with Andy Burnham, who pledged in his first speech as PM to "bring forward a new plan for Britain, a ten-year plan, laying out a path from where we are now to where I believe we all want Britain to be, wherever we're coming from, whatever party we support".

He is not the only person in government with a ten-year horizon. In two thoughtful pieces in May for Renewal, "a journal of social democracy", Louise Haigh, now first secretary of state and thus a very senior member of the new administration, set out ideas for both a new fiscal framework and for tax reform.

The fiscal framework she envisaged would be one in which a first step would be "to move away from five-year forecast windows to a longer horizon of ten years". This, she said, would remove the bias against public investment of the current system, because the payback on such investment is usually longer than five years. As she argued: "This will help rebalance incentives from short-term cuts by increasing the visibility of the benefits of sustainable investment, making it harder to invent fiscal fictions, and better rewarding supply side and tax reform."

It was not an argument for "kicking the can down the road", or abandoning fiscal rules. She stressed the importance of balancing the budget for day-to-day spending, but also of recognising that many things take time to pay off.

At a time when the new Downing Street team is starting to grapple with long-term issues such as social care, and arguably the even longer-term goal of significantly reducing regional economic inequality through devolution, it makes sense to think beyond the next three years and towards the mid-2030s.

Neither of the two modern-day prime ministers who did more than ten years, Margaret Thatcher and Tony Blair, took office brandishing ten-year plans, though Blair did have one for the NHS, published in 2000, three years after he took office.

Their long periods in office meant they had a chance to deliver real and lasting change, in a way denied to their successors. David Cameron, PM for more than six years, did achieve a lasting change because of the EU referendum, though it was not one he intended.

Boris Johnson, like Burnham a mayor turned prime minister, had a string of ten-year plans, covering just about everything. But in his just over three years in office, and with the pandemic to deal with, he did not make much progress on any of them.

Will Burnham's ten-year plan fare any better? He has acknowledged that the job of prime minister has become a short one. Of those who completed their terms since Cameron, the average was two years. Voters are fickle and expect quick results, and it may be that we will never again see premierships lasting ten years. Even in the 20th century, Thatcher and Blair were the exceptions. Winston Churchill managed only eight and a half years, in two separate stints.

> **Kemi Badenoch thinks Andy Burnham is wrong on most things**

This means, without putting a clock on the Burnham premiership when it has hardly begun, that continuity on the big challenges facing the country should mean co-operation between the parties. It will take years to implement a workable social care policy, the new prime minister's current main focus, and to lift defence spending to the Nato target of 3.5 per cent of gross domestic product (GDP).

Also, long-term goals will be solving the problem of young people not in education, employment or training (Neets), properly devolving economic power to the regions, and raising the standards of vocational education.

And all this will have to be done while putting debt on a sustainable path.

It is hard to see much co-operation between the main parties. Kemi Badenoch thinks Burnham is wrong on most things and has set a near impossible test for co-operation on his social care reforms – that they must not involve higher taxes or government borrowing, and be fair to those who have "made provisions and saved up over the course of their lives". The Tory objective is to defeat the PM as early as is possible.

All of which means that, on these big issues, it would be easy for the new administration to put them in the "too difficult" box for now and focus on winning the next election.

That would be understandable, but against the national interest. In its latest Fiscal risks and sustainability report, just published, the Office for Budget Responsibility (OBR) noted that the upward pressures on primary public spending – spending excluding debt interest – and government debt are not immediate. By the mid to late 2030s, though, that pressure intensifies and debt sets off on an unsustainable path, which could take it to 300 per cent of GDP in 50 years.

Leaving it until then to fix things, tempting though it would be for politicians with short-term goals, would be a big mistake. In its report, which goes into considerable detail on spending pressures arising from social care, defence, welfare and health, the OBR sets out clearly the advantages of acting early to nip some of these pressure in the bud, rather than leaving it for later politicians to fix.

Delaying for 20 years would double the amount of action needed in tax hikes and spending cuts to keep government debt at manageable levels.

That is why any ten-year plan, whether from Burnham or in combination with his successors, must involve – as well as new commitments on defence and social care – measures to bring other areas of government spending under tighter control. There are things that can be done to this end, as the OBR sets out. They must be done.

PS

I promised last week to let you know when my longer article on the 1976 IMF crisis in the journal Contemporary Social Science would be available to view, and it is now. An internet search for "The 1976 IMF Crisis Revisited" and my name should take you to Taylor & Francis Online and the piece.

One thing that Denis Healey, chancellor of the day, did not have to cope with was the cost of the state pension triple lock, under which it rises in line with inflation, average earnings or 2.5 per cent, whichever is higher. Most think tanks, international bodies and economists think it should be scrapped or modified, as do I. The OBR has highlighted its strongly rising cost.

A few days ago, though, I had an insight into why politicians are very reluctant to take such a course. It's not just that they are frightened of losing the pensioner vote, it is also because younger groups support it – including, in a recent YouGov poll, 18 to 34-year-olds by 44 to 22 per cent.

Rachel Reeves, in trying to take away winter fuel payments from all but the poorest pensioners, provided a real-life experiment on this. The policy was enduringly unpopular and reversing it did not undo the damage. Similarly, ending the triple lock is seen by many as taking money away from the poorest pensioners, even though there is additional help available for them in pension credits, among other things.

On the triple lock, I had a very large response to my piece a couple of weeks ago. All made similar points, which is that some of its cost to the public finances is offset by the income tax paid on it, including higher-rate income tax. As you will know, the government is trying to seek ways of exempting people who are solely dependent on the state pension from income tax, which will not be easy. But that is a different point.

The best estimate I have come across is from the Resolution Foundation think tank – that the £12.6 billion additional gross cost of the triple lock so far comes down to a net £9 billion when tax and savings on other benefits are considered. By 2030, the gross cost of £15.5 billion comes down to a still hefty £11.9 billion.

I also found, thanks to a Freedom of Information request submitted by the consultants Lane, Clark Peacock, that of the 13.2 million state pensioners in 2025-26, 7.79 million were basic-rate taxpayers, 904,000 paid the higher rate and 124,000 were additional-rate (45 per cent) taxpayers. I don't think it is a great argument for the triple lock that more than a million of those who get it are higher or additional-rate taxpayers, but there you are.

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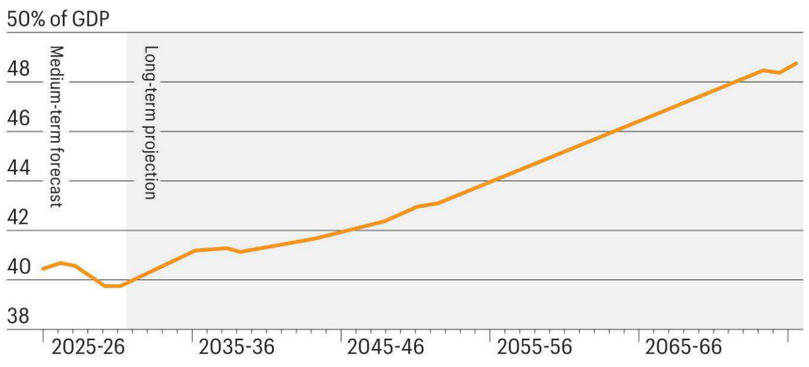
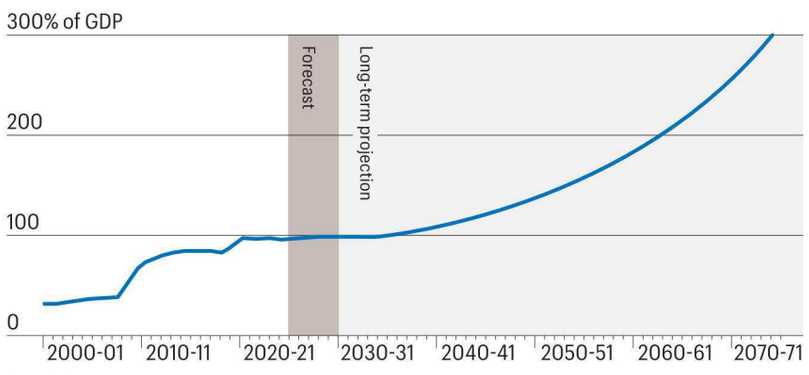
THE BIG SPENDING PRESSURES COME LATER ...

◆ Primary public spending



... AS DOES THE RISE IN DEBT

◆ Public sector net debt



Source: OBR

Warsh fails to calm the critics

Irwin Stelzer American Account

The man sent to President Trump by central casting strode to centre stage and laid an egg last week.

The Wall Street Journal's Nick Timiraos, a highly respected Fed watcher, writes that Federal Reserve Board Chairman Kevin Warsh's vow to end above-target inflation seemed "to rest for a second straight meeting on words rather than action".

Axios's well-regarded Neil Irwin, its chief economic correspondent , says Warsh "repeatedly declined opportunities to connect that [2 per cent] target to any concrete action ... gauzy ... elusive and vague". The media honeymoon ended, and a new era of dispassionate reporting dawned.

Warsh, of course, was following a difficult script, a set of notes containing a defence of the monetary policy committee's 9-to-3 decision to keep the Fed's benchmark interest rates at its current level of 3.5-3.75 per cent. That, Warsh assures us, was far from an inertial reaction, but the result of a "good family fight" as the board entered "a period of watchful thinking, not watchful waiting".

Three of the 12 battlers lost that good family fight: they voted to raise rates by a quarter of a percentage point. A few days after the vote, June's inflation rate, as the Fed measures it, was reported to be running at 3.3 per cent. That's a tick below the May rate of 3.4 per cent, but hardly a major move towards the Fed's 2 per cent target.

Markets, doing the Fed's job for it, raised yields on Treasury notes. Warsh acknowledged that the yield on the ten-year notes was 4.40 per cent when he last appeared before the press, and by the end of his second appearance stood at 4.635 per cent, a non-trivial increase. Yields on the 30-year note topped 5.21 per cent for the first time since 2007.

The committee in the not-too-distant past had hesitated to raise rates for fear that an increase might damage the labour market. Data suggests that fear is no longer warranted. The unemployment rate remains an acceptably low 4.2 per cent. Last month, claims for unemployment benefits hit their lowest level since 1969 before rebounding a bit. M. Keith Waddell, chief executive of staffing firm Robert Half, told The Wall Street Journal, "Hiring demand continues to improve...".

Warsh also stumbled when he noted that the Fed faces "elevated uncertainty". For one thing, we are likely to see upward pressure on electricity, chip, semiconductor and server prices incident to massive AI infrastructure investment; home insurance rates reflecting the greater incidence of wildfires and extreme weather; and the increase in home mortgage rates, already at their highest level so far in 2026 as they follow upward movements in yields on the 10 and 30-year notes.

Still, Warsh is right that there are large areas of uncertainty. But, most are more certain than not to drive inflation higher. Even if the war were to end tomorrow, the prices of important products, from diesel fuel to helium to pharmaceuticals to fertilisers are likely to continue to rise, as would costs incident to the breaking of links in the supply chains.

Then there are tariffs. What the Supreme Court taketh, President Trump hath restored. His cull of the statute books led him to Section 301 of the Trade Act of 1974, which he claims allows him to levy tariffs of 10-12.5 per cent on imports from 80 countries that account for 99.4 per cent of US imports. He also found that Section 338 of the Tariff Act of 1930 – part of the never-repealed Smoot-Hawley Act – empowers him to retaliate against countries discriminating against US commerce. Watch for daily announcements of swingeing tariffs on countries that displease the president, or prove willing to promise more inward investment in return for tariff relief. It is difficult to tell how soon and by how much these tariffs will affect inflation, but they certainly will create upward pressure on prices.

> **Neither party is interested in raising taxes, so up go deficits**

Add continued and rising deficits that place upward pressure on the inflation rate. The war isn't cheap, and Democrats, likely to control the House from 2027, traditionally refuse to vote more cash for the military unless Republicans agree to increasing entitlement spending by a like amount. Neither party is interested in raising taxes, so up go deficits.

Which brings us to Warsh's insistence that the Fed not provide markets with information that might influence the information the markets are providing the Fed. Christopher Waller, a governor whom Trump might have nominated for the chairmanship but didn't, and who voted for the status quo says, "In all my years as an economist, I've never seen a single theory that says you make people's lives better, or markets work better, if you don't tell people what you're thinking."

Warsh will have a new script after the Fed's next policy meeting in mid-September, if not in August, when he addresses his international counterparts in Jackson Hole. As he pointed out, last week's decision "is the beginning of the story, not the end of the story."

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BUSINESS

Linda Morey-Burrows

Never mind WFH, the case for the office is stronger than ever

One of my earliest memories of work came in the mid-1980s. Fresh out of art college at the age of 20, I walked into a design studio filled with architects and designers and realised just how much I still had to learn.

The founder of the business spotted something in me – he wasn't known for sugar-coating his opinions – and took me under his wing. I accompanied him to client meetings and he showed me how to carry out space evaluations. Art college had taught me creativity and technical design, but it was in the studio that I learnt how to think commercially and solve problems.

That was more than 40 years ago and I now run my own interior design and architecture practice. But I still think about those early days every time I watch a graduate finding their feet. The debate about being in the office, versus working from home, has become one long, exhausting negotiation encompassing everything from four-day weeks to sabbaticals, to hybrid working and a fundamental rethink of what people expect from work itself.

This summer – and its energy-sapping heatwave – makes matters harder still. People don't want to commute on rickety trains or in overheated cars to get to the office. Childcare arrangements become more complicated with the schools out. And the temptation to be near your garden – if you're lucky enough to have one – becomes greater.

Lost in all of it is the generation just starting out – and they have the most to lose.

Today's graduates have arrived at a uniquely difficult moment. The pandemic ended the five-day week in the office for millions, but artificial intelligence is now dismantling the basics of how young people learn: the routine, unglamorous work that used to be their training ground. Strip that away and being physically beside experienced people stops being a nice-to-have; it becomes one of the only ways left to learn a profession at all.

At MoreySmith, we never really left. Our policy is, and always has been, that everyone works from the studio full-time. During the pandemic, we didn't have the option to go fully remote even if we'd wanted to; we had big projects on sites in central London, and the mandate allowing the construction industry to keep working meant we were contractually obliged to honour our commitments.

Out of a team of about 45, only four or five of us were in the studio at the start of the lockdowns. I remember cycling round London most days, often the only one of us able to get in because some of the team lived outside the capital and weren't allowed to travel. It was tough keeping everyone together while running the sites, but we managed it with full daily Teams calls and weekly yoga sessions.

The moment we were permitted to reopen properly, we did, bringing our staff into a studio we had just refurbished. It felt clean, new and safe. We brought in an outside consultant for regular testing, at real cost, because we wanted our people to feel reassured, and we even became a base for clients whose own offices were still closed.

But when the rules finally allowed a full return, I insisted everyone came back to the office full-time. That decision cost us. I lost a director and my executive assistant and several others left for childcare reasons, mostly women but also men in their mid-thirties to mid-forties. We went from 45 people down to 30. It didn't feel like the right decision to many at the time.

Years later, the director I had lost told me that it had been an over-reaction on his part. We have since rebuilt to 40 and continue to recruit at pace.

We are now upfront about our workplace policy from the first conversation with a job candidate: full-time in the studio, no working from home. Recruitment firms tell us we're out of step – that every other architecture and design practice offers at least two days at home. But we've never been busier, we can't find good people quickly enough, and we're fielding calls about new sites most days.

> **A good office isn't a factory – it is the staircase that makes colleagues cross paths**

This approach goes both ways, and it isn't always easy. A while ago, after a long search, I thought I'd found the perfect senior architect for us. The only obstacle was that he had moved to the coast during lockdown and wanted to be in the studio only two or three days a week. I wasn't willing to bend. He was coming in at a senior level, and the point of that role was to mentor the team and inspire people to do their best work – not something you can do from home. I told him so and we couldn't reach an agreement.

None of this means we're rigid; we offer flexible hours and finish at 4pm on Fridays. There is leeway, too, if someone genuinely needs a day at home for something specific. But on the whole, everyone is in every day.

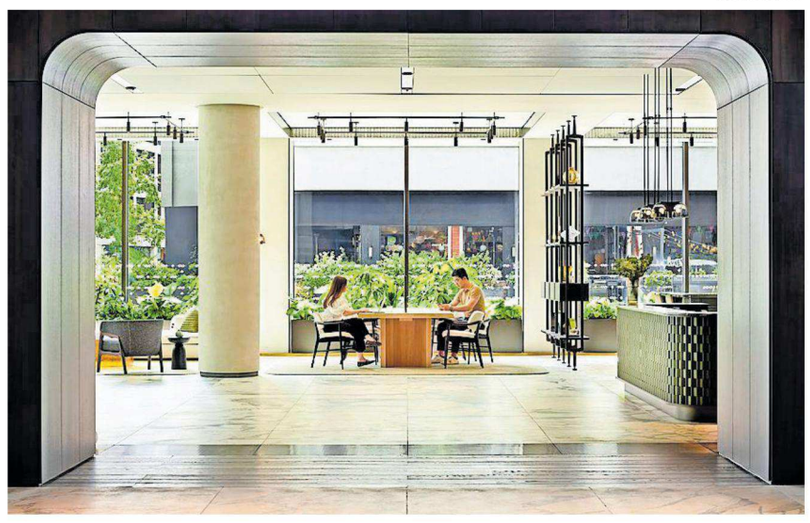
I've spent my career designing the places in which people work, and a good office is not a factory. It is the staircase that makes two colleagues cross paths, the coffee bar where a nervous junior gets ten unplanned minutes with a director, the conversation that happens because nobody booked it into a calendar. Even now, with two studios five minutes apart, I still get the odd grumble about the walk between them. I say it's good – a bit of fresh air and a reason to bump into the other team.

The pandemic proved that work can happen almost anywhere. AI is proving much of it need not be done by people at all. Neither weakens the case for the office. They make it the strongest it has ever been – not as a place to accommodate work but to grow the people who will, one day, be the ones standing quietly beside someone else, teaching them to read a room.

Linda Morey-Burrows is founder and principal director at MoreySmith

Hannah Prevett is away

MOREYSMITH



2 Fitzroy Place, left, in central London, was designed by MoreySmith

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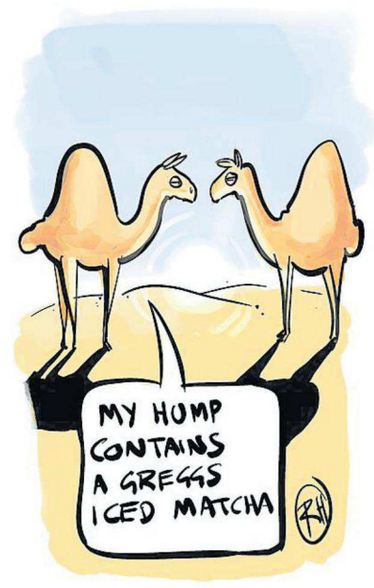
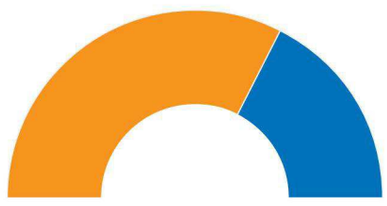


LINKEDIN POLL

Yes	No
65%	35%



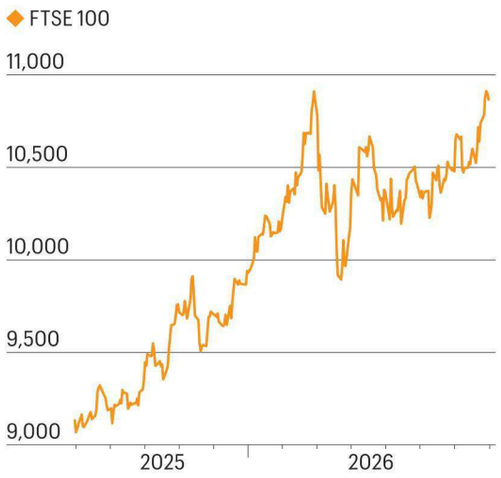
This week, a former Goldman Sachs executive won a payout of nearly £1.5 million after being sacked for not responding quickly to an email while on paternity leave. Should men and women get the same amount of parental leave?

JUST SAYING...

I personally think that the story about AI killing jobs is a bit of a fake story, honestly

Sir Pascal Soriot, chief executive of AstraZeneca

THE WEEK IN THE MARKETS



Source: Factset

RISERS
Mondi: 892.2p, ▲ 22.32%
Greggs: £18.80, ▲ 18.84%
Sage: 937.2p, ▲ 13.40%
Ocado: 211.8p, ▲ 13.32%
Burberry: £11.88, ▲ 11.19%

FALLERS
Rentokil Initial: 344.8p, ▼ 19.06%
Vesuvius: 371p, ▼ 17.92%
IG Group: £14.60, ▼ 14.37%
Ceres Power: 347p, ▼ 9.64%
Oxford Instruments: £27.32, ▼ 8.69%
Source: FactSet

FTSE 100 10,868.05
▲ 131.82 ▲ 1.23% H: 10,989.45 L: 9,027.94

FTSE 250 23,975.02
▲ 173.53 ▲ 0.73% H: 25,134.76 L: 20,626.98

DOLLAR USD > GBP $1.3482
▲0.0159
12-month high: $1.3858 low: $1.3010

EURO EUR > GBP €1.1696
▼0.0021
12-month high: €1.1828 low: €1.1279

YEN YEN > USD ¥157.38
▼6.47
12-month high: ¥164.00 low: ¥145.50

OIL DOLLARS/BARREL $91.04
▼1.78
12-month high: $119.50 low: $58.72

GOLD DOLLARS/TROY OZ $4,098.60
▲42.90
12-month high: $5,626.80 low: $3,331.40

BITCOIN DOLLARS $63,059
▼785
12-month high: $126,273 low: $57,754
Price at 10.30am Saturday

DOW JONES 52,485.03
▲537.78 ▲1.04% H: 53,289.30 L: 43,340.68

NASDAQ 25,373.85
▲398.03 ▲1.59% H: 27,190.21 L: 20,560.17

S&P 500 7,489.72
▲77.74 ▲1.05% H: 7,620.90 L: 6,212.69

NIKKEI 64,362.02
▼249.13 ▼0.39% H: 72,831.73 L: 39,850.52

HANG SENG 25,884.43
▲ 921.20 ▲3.69% H: 28,056.10 L: 22,518.00

SHANGHAI 3,832.26
▲18.06 ▲0.47% H: 4,258.86 L: 3,547.16

CAC 40 8,509.64
▲137.36 ▲1.64% H: 8,642.23 L: 7,505.27

DAX 25,629.24
▲530.24 ▲2.11% H: 25,900.10 L: 21,863.81

FTSE EUROFIRST 2,595.24
▲16.73 ▲0.65% H: 2,625.60 L: 1,016.04

SENSEX 78,094.64
▲2,034.87 ▲2.68% H: 86,159.02 L: 71,545.81

ALL ORDS 9,137.00
▲195.50 ▲2.19% H: 9,436.20 L: 8,454.90

S&P TSX 35,226.14
▼142.96 ▼0.40% H: 35,760.02 L: 26,846.74

THE ECONOMY

Consumer prices index	current rate	prev. month	
	2.6%	2.8%	
CPI including housing	current rate	prev. month	
	2.8%	3.0%	
Retail price index	current rate	prev. month	
	3.0%	3.1%	
Average weekly earnings	on prev. month	on last year	
£749	▼0.7%	▲3.5%	
Unemployment	current rate	prev. month	
1.76m	4.9%	4.9%	
Manufacturing output	on the year	on last month	
	▲2.3%	▲0.1%	
Retail sales	on the year	on last month	
	▲4.2%	▲1.0%	
UK trade balance (£bn)	latest 3 mths	prev. 3 mths	latest 12 mths
	-9.09	-4.67	-23.08
Gross domestic product	latest quarter	prev. quarter	annual change
	▲0.6%	▲0.2%	▲1.1%
Budget deficit (PSNB) in £bn	last month	prev. month	year to date
	-16.0	-20.0	-57.6

10-YEAR BOND YIELDS %

		variation	12 months high	12 months low
UK	5.062	▲0.029	5.234	4.229
US	4.740	▲0.053	4.740	3.923
JAPAN	2.799	▼0.017	2.902	1.469
GERMANY	3.229	▲0.025	3.244	2.528

MOVE OF THE WEEK

Source: Factset

Shares fell after the company reported slower demand in North America

TOP 200 COMPANIES

Market cap ranking		Price	Change on week	52-week high	52-week low	Mkt Cap (£m)
46	Admiral	3772.0	+184.0	3816.0	2624.0	11553.8
45	Airtel Africa	333.0	-1.2	436.2	200.6	12093.0
141	AJ Bell	587.5	-8.5	662.5	414.4	2317.7
82	Alliance Witan	1345.0	+22.0	1356.0	1178.0	4992.2
148	Allianz Technology Trust	670.0	-13.0	764.0	439.5	2207.7
18	Anglo American	3733.0	+12.0	4239.0	2042.0	43976.6
23	Antofagasta	3655.0	+24.0	4475.0	1850.5	36033.1
189	Ashmore	206.4	+0.6	276.5	145.9	1471.1
41	Associated British Foods	2087.0	+91.5	2359.0	1729.5	14685.2
2	AstraZeneca	12632.0	-38.0	15732.0	9892.0	195925.0
196	Atalaya Mining Copper	885.5	-19.5	1094.0	440.5	1361.5
95	Autotrader	523.8	+34.8	844.4	418.6	4102.1
33	Aviva	693.4	+2.4	700.8	590.6	20812.1
75	Babcock International	1121.0	nc	1527.0	902.4	5523.9
13	BAE Systems	2094.0	+123.0	2360.0	1529.0	62904.4
93	Balfour Beatty	862.5	-16.5	900.0	539.0	4125.1
197	Bankers Investment Trust	147.0	-0.8	153.4	120.6	1350.0
10	Barclays	508.8	-16.8	554.1	352.6	68708.6
94	Barratt Redrow	293.2	-1.4	410.2	235.4	4124.1
63	Beazley	1290.5	-2.5	1296.0	750.0	7762.8
143	Bellway	1988.0	+9.0	2890.0	1715.0	2245.9
114	Berkeley Group	3500.0	+68.0	4442.0	2796.0	3209.6
169	Big Yellow Group	887.5	-2.0	1208.0	800.5	1747.7
177	BlackRock World Mining Trust	883.0	-1.0	1072.9	543.1	1650.4
145	B&M European Value Retail	222.6	+9.2	269.2	140.0	2237.2
8	BP	552.5	+4.1	609.4	397.1	86758.5
119	Bridgepoint	320.6	+3.0	363.4	212.0	2826.8
6	British American Tobacco	4570.0	-2.0	5326.0	3677.0	98851.8
86	British Land Co	442.0	+3.2	446.4	318.6	4530.2
34	BT	201.2	+8.2	242.1	173.0	20064.9
54	Bunzl	2802.0	+44.0	2832.0	1981.0	9086.6
91	Burberry	1187.5	+119.5	1376.5	976.0	4287.0
157	Caledonia Investments	388.0	+7.0	395.0	312.0	1985.5
65	Centrica	155.0	-8.0	220.2	152.5	7160.1
178	Chemring	590.5	-6.0	620.0	446.5	1606.9
116	City of London Investment Trust	593.0	+11.0	599.0	486.0	3057.1
191	Clarkson	4730.0	-52.0	4992.0	3365.0	1464.1
162	CMC Markets	667.0	-56.0	753.0	203.0	1866.4
182	Coats Group	80.2	+4.4	98.1	71.0	1537.7
22	Coca-Cola Europacific Partners	8190.0	+295.0	8545.0	6280.0	36299.5
36	Coca-Cola HBC AG	5010.0	+140.0	5195.0	3270.0	18259.7
20	Compass	2356.2	+83.6	2581.1	2000.0	40067.7
88	ConvaTec	224.0	+8.0	259.2	193.0	4378.9
118	Cranswick	5350.0	-130.0	5810.0	4775.0	2905.4
87	Croda International	3205.0	+273.0	3338.0	2426.8	4475.3
163	Currys	167.9	+3.6	169.5	106.0	1833.6
77	DCC Energy	6330.0	+45.0	6740.0	4188.0	5407.4
139	Derwent London	2104.0	+66.0	2136.0	1469.4	2331.1
21	Diageo	1634.5	+72.0	2142.0	1295.5	36393.5
49	Diploma	7320.0	-200.0	7720.0	4970.0	9832.0
133	Drax Group	737.5	-26.5	937.5	613.9	2482.3
168	Dunelm Group	869.5	+2.0	1249.0	707.0	1752.8
83	Easyjet	630.0	+12.0	683.8	332.6	4775.5
59	Endeavour Mining	3522.0	-85.0	5620.0	2238.0	8510.7
194	Energean	763.0	-65.0	1042.0	674.5	1409.4
105	Entain	541.4	-12.0	1031.0	500.4	3464.5
31	Experian	2790.0	+46.0	4054.0	2203.0	24752.1
71	F&C Investment Trust	331.2	-2.2	1332.0	325.8	6235.7
152	Fidelity European Trust	428.5	+5.0	442.0	367.5	2110.5
186	Fidelity Special Values	463.5	+11.5	469.5	372.0	1503.4
101	Frasers Group	810.5	+45.5	828.5	598.0	3626.6
37	Fresnillo	2475.0	-71.0	4472.0	1371.0	18238.1
70	Games Workshop	19120.0	-820.0	23540.0	14070.0	6318.2
192	Genus	2194.0	+58.0	3228.8	1943.0	1459.9
12	Glencore	543.0	+5.8	707.2	275.2	63737.2
164	Grafton Group	965.8	+22.2	1009.8	788.6	1810.5
193	Great Portland Estates	349.0	+4.0	377.0	270.0	1417.6
137	Greencoat UK Wind	111.9	+3.9	120.9	92.2	2415.5
154	Greencore Group	260.4	+13.2	307.5	191.1	2093.3
159	Greggs	1880.0	+298.0	2046.0	1407.2	1922.4
9	GSK	1931.5	+12.0	2282.0	1288.6	78136.8
25	Haleon	363.2	-0.2	416.1	274.4	32002.7
43	Halma	3530.0	-84.0	4902.0	3191.4	13401.5
156	Hammerson	382.0	+15.4	383.0	263.4	2032.4
100	Harbour Energy	239.4	-16.8	321.0	182.0	3783.1
140	HarbourVest Global Private Equity	3335.0	-15.0	3470.0	2630.9	2319.6
155	Helios Towers	195.8	-7.2	247.6	113.2	2035.9
167	HG Capital Trust	390.0	+9.5	524.4	318.6	1766.7
131	HICL Infrastructure	136.0	+1.8	138.0	107.2	2531.0
109	Hikma Pharmaceuticals	1585.0	+3.0	2004.0	1187.0	3340.1
146	Hill & Smith	2850.0	-180.0	3145.0	1951.8	2235.5
72	Hiscox	1809.0	-31.0	1904.0	1246.0	5804.0
147	Hochschild Mining	431.4	-13.2	858.0	246.2	2219.4
89	Howden Joinery	788.5	+22.5	981.0	713.0	4316.8
1	HSBC Hldgs	1576.0	+23.2	1604.6	908.8	270813.0
78	ICG	1888.0	+22.0	2340.0	1424.9	5256.3
66	IMI	2936.0	-114.0	3076.0	2138.0	7014.5
32	Imperial Brands	2825.0	+2.0	3632.0	2626.0	21758.8
117	Inchcape	838.5	+13.0	895.0	640.5	2927.6
47	Informa	885.8	+4.8	1000.0	719.0	11140.2
39	InterContinental Hotels	11941.2	+191.6	13305.0	8458.0	17744.9
35	International Consolidated Airlines	431.9	-2.2	492.9	332.8	19020.2
130	International Public Partnership	142.0	+2.2	143.2	115.6	2542.1
161	International Workplace	197.1	-2.6	250.8	163.5	1878.6
55	Intertek	5840.0	+20.0	5850.0	3519.4	8989.6
96	Ithaca Energy	242.2	-15.4	290.8	149.8	4005.3
121	ITV	74.2	+1.2	87.4	65.8	2816.4
90	JD Sports Fashion	89.5	+0.5	106.1	64.0	4302.6
108	Johnson Matthey	1992.0	+74.0	2434.0	1730.8	3347.7
158	JPMorgan American IT	1200.0	-10.0	1238.0	1041.0	1981.1
183	JPMorgan Emerging Mkts Gwth & Inc	161.8	-0.6	181.2	118.4	1522.9
110	JPMorgan Global Growth & Income	609.0	+4.5	616.5	529.6	3323.4
142	JTC	1327.0	+1.0	1385.1	860.0	2317.5
153	Keller Group	3024.0	-274.0	3518.0	1238.0	2095.2
81	Kingfisher	308.6	+9.1	372.2	240.2	5090.1
190	Lancashire Holdings	602.5	-50.0	700.0	549.0	1470.2
79	Land Securities	705.5	+12.0	722.0	522.5	5256.3
175	Law Debenture	1242.0	+8.0	1270.0	977.4	1667.7
40	Legal & General	300.4	+0.8	310.0	217.2	16609.3
11	Lloyds Banking	114.8	+1.2	117.8	74.4	66689.6
85	LondonMetric Property	196.2	+1.1	216.2	175.2	4612.6
19	London Stock Exchange	8398.0	-376.0	10290.0	6684.0	41008.1
106	Man Group	302.2	+4.6	327.2	154.2	3461.2
60	Marks & Spencer	405.1	+24.6	412.2	301.1	8373.2
73	Melrose Industries	454.2	-16.1	685.0	409.9	5661.1
170	Mercantile Investment Tst	276.5	-1.0	282.0	234.2	1746.4
74	Metlen Energy & Metals	3951.6	+193.4	4984.6	2643.8	5647.4
58	M&G	357.5	+1.5	360.5	247.0	8615.8
176	Mitchells & Butlers	276.0	+12.0	301.5	223.5	1656.1
125	MITIE Group	207.0	-2.4	214.0	134.8	2693.5
98	Mondi	892.2	+162.8	1129.5	660.0	3938.3
136	Monks Investment Trust	1578.0	-2.0	1664.0	1322.0	2421.6
151	Morgan Sindall	4430.0	-76.0	5730.0	3915.0	2127.9
149	Murray International Trust (Ord)	368.5	+7.0	371.0	283.5	2194.7
14	National Grid	1190.0	-47.5	1428.5	1000.0	59818.8
15	Natwest	705.8	+29.8	722.6	500.2	56180.0
38	Next	14845.0	+60.0	15310.0	11200.0	17763.1
195	Ninety One	212.2	+1.2	262.2	179.6	1405.7
165	Ocado	211.8	+24.9	397.9	140.2	1786.4
160	OSB	556.5	-5.0	647.5	479.0	1900.7
187	Oxford Instruments	2732.0	-260.0	3318.0	1682.0	1503.1
144	Pan African Res	92.1	-2.8	190.4	52.6	2245.1
181	Pantheon International	395.0	+5.0	409.0	319.5	1549.2
180	Paragon Banking	837.0	+21.5	932.5	681.5	1556.5
64	Pearson	1257.0	+31.0	1337.0	874.8	7556.3
150	Pennon	463.0	-5.2	606.0	439.4	2185.3
69	Pershing Square Holdings	3808.0	+94.0	5095.0	3636.0	6606.6
103	Persimmon	1107.0	nc	1552.0	947.4	3556.1
174	Personal Assets Trust	545.0	+11.0	555.0	507.0	1678.2
126	Plus500	3910.0	-64.0	5535.0	2874.0	2692.9
67	Polar Capital Technology Trust	626.5	-19.0	743.5	384.0	6928.6
173	Premier Foods	194.2	+7.1	211.6	165.2	1688.1
135	Primary Health Prop.	94.5	-0.2	109.6	87.4	2451.1
29	Prudential	1116.0	+20.0	1238.0	910.2	27946.5
129	Qinetiq	506.0	+16.2	551.5	398.5	2613.9
128	Quilter	193.2	-1.6	209.0	150.8	2641.9
185	Rathbones	1668.0	nc	2500.0	1580.0	1509.4
24	Reckitt Benckiser	5240.0	+290.0	6522.9	3664.0	33276.9
17	RELX	2607.0	+39.0	3976.0	1991.0	45641.2
166	Renewables Infrastructure	76.1	+0.1	86.2	63.2	1773.3
102	Renishaw	4948.0	-257.0	5490.0	2860.0	3601.6
57	Rentokil Initial	344.8	-81.2	507.0	344.6	8709.8
107	Rightmove	464.6	+27.2	827.0	391.4	3447.9
7	Rio Tinto	7174.0	+305.0	9117.0	4344.5	90037.0
115	RIT Capital Partners	2565.0	+55.0	2610.0	1906.1	3201.6
4	Rolls-Royce Holdings	1467.8	+52.2	1532.6	990.0	122318.0
111	Rosebank Industries	336.0	+5.0	395.0	294.0	3321.1
97	Rotork	486.2	-1.8	489.2	286.4	3972.8
112	RS Group	701.5	+19.0	742.8	536.9	3302.0
200	Safestore Holdings	615.5	nc	849.5	578.8	1344.8
56	Sage	973.2	+115.0	1234.0	771.6	8800.7
61	Sainsbury (J)	359.4	+14.4	380.2	291.2	7959.1
199	Savills	920.0	+2.0	1126.0	791.5	1346.4
51	Schroders	588.5	nc	599.5	358.6	9479.0
42	Scottish Mortgage Inv Tst	1330.5	+14.5	1563.0	1015.8	14252.6
44	Segro	965.0	-14.0	997.4	603.0	13067.0
138	Serco	241.6	+1.0	325.8	205.0	2357.5
53	Severn Trent	3018.0	-2.0	3335.0	2381.0	9108.4
120	Shaftesbury Capital	143.8	+1.2	162.9	124.1	2818.4
171	Shawbrook Group	328.0	-26.0	519.0	277.5	1704.6
3	Shell	3383.5	+78.0	3758.5	2553.8	188151.0
179	Sirius Real Estate	99.0	+0.5	113.0	86.8	1574.9
50	Smith & Nephew	1158.5	+18.5	1441.5	1050.0	9729.7
62	Smiths	2642.0	-36.0	2746.2	2088.0	7815.2
99	Softcat	1930.0	+37.0	1998.0	1083.0	3799.9
80	Spirax	6945.0	-135.0	8050.0	5950.0	5127.2
28	SSE	2346.0	-76.0	2767.5	1597.0	28442.7
184	SSP	199.2	+8.2	212.4	137.2	1517.5
16	Standard Chartered	2188.0	+51.0	2278.0	1285.0	47940.1
52	Standard Life	923.0	+6.5	932.0	615.0	9292.1
76	St. James's Place	1053.5	-17.5	1575.5	1038.8	5451.8
134	Tate & Lyle	554.0	-2.5	580.0	319.4	2467.8
124	Taylor Wimpey	78.0	-4.8	116.9	74.1	2721.6
127	TBC Bank	4812.0	+50.0	5200.0	3615.0	2681.6
122	Templeton Emerging Markets IT	305.0	-4.0	352.0	196.2	2810.0
26	Tesco	489.5	+9.2	510.4	406.9	30670.8
188	The Schiehallion Fund	145.6	-1.4	171.1	84.8	1494.4
27	3i Group	2864.0	+106.0	4497.0	1825.0	28886.6
104	3i Infrastructure	380.0	-5.5	394.5	325.0	3504.9
132	TP ICAP	342.6	-7.4	355.0	235.5	2485.1
84	Tritax Big Box	170.1	-0.8	175.0	132.2	4617.4
5	Unilever	4743.0	+167.5	5542.1	3644.0	102177.0
48	United Utilities	1383.0	+15.0	1497.0	1072.0	10273.8
123	Unite	538.0	-17.0	764.0	442.2	2765.6
30	Vodafone	117.9	+3.2	131.1	80.6	27138.0
172	Watches of Switzerland	729.5	+20.5	801.5	316.2	1701.9
68	Weir	2636.0	+20.0	3580.0	2254.0	6843.4
92	Whitbread	2510.0	+73.0	3302.0	2098.0	4210.3
198	Worldwide Healthcare Trust	376.0	-8.5	398.0	306.5	1348.6
113	WPP	298.8	+16.2	412.4	218.5	3222.4

ICE

52-week highs and lows are intra-day figures, not end of day. Excludes exchange-traded funds. nc = no change. — = not applicable.
Source: ICE Data Services

MONEY

DAD GAVE ME A HALAL PIGGY BANK
FAME AND FORTUNE, PAGE 14

If you want a decent old age then tapping into property wealth may be the answer. *Samantha Partington* examines the pros and cons

ILLUSTRATION: NINA KRAUSE

Why equity release might save your retirement (or wreck your wealth)

Raiding your housing wealth in retirement has long been seen as a last resort for those in financial peril. However, times are changing.

Equity release loans are now expected to become much more commonplace as the UK faces a retirement income crisis and inheritance tax threatens more and more families.

Homeowners will be sitting on £4.3 trillion of property wealth by 2040, according to consumer group Fairer Finance. Equity release allows homeowners to borrow money against the value of their homes, with the balance (plus compound interest) due when they die or go into care.

Nearly 13,000 homeowners took out an average of £44,000 in the first three months of the year, according to industry body the Equity Release Council.

However, while an equity release loan could give you a financial lifeline in retirement, tapping into property wealth is not without its risks. Money has found:

- Equity release rates have spiked and are now 7.7 per cent on average – meaning a £100,000 loan would cost a borrower more than £215,000 over ten years.
- New deals mean equity release is now available to homeowners as young as 50, but borrowers could lose their home if they can't keep up with repayments.
- The north-south property price divide means southerners can access cheaper rates for borrowing the same amount because it is a smaller portion of their home value.

Homeowners aged 55 years and above can apply for an equity-release mortgage that they don't have to pay a penny for until they die or move into long-term care. Instead, the monthly interest is added to the debt, which grows at a faster rate year after year, eating up your equity.

The loans do not require monthly repayments, so borrowers do not have to pass affordability checks. But borrowers must take advice from a specialist broker and independent legal advice. And while there's no rule to say you must discuss your decision to take equity release with family, it's recommended because the loans can wipe out inheritances.

Your home must be worth at least £70,000 to take out a loan and borrowers are typically banned from taking out more than 50 per cent of their equity. Most deals are portable, meaning there is no need to pay up if you move home.

The industry has been dogged by complaints in the past, often by family members who were unaware of the loan and its impact on the value of their loved one's home.

James Daley from Fairer Finance said: "Equity release is absolutely not right for everyone. If you've got other options, you shouldn't use it. The biggest risk is that the interest eats up a lot of your home's value and you lose a lot of the wealth that you've accumulated through your lifetime."

It comes as thousands of more families are due to pay inheritance tax when pension pots are included in the value of an estate from April next year. The retirement firm Canada Life this year said one in five clients were planning to use equity release to give money to loved ones.

Pension wealth is expected to fall as defined benefit pensions, which pay a guaranteed income in retirement, are replaced by defined contribution schemes, where your income depends on how much you have paid in and how those investments have performed. The retirement firm Standard Life has warned that more than half the savers with defined contribution pensions who areset to retire by 2060 are not on track to have enough.

> **If you've got another option, then use it**

The Financial Conduct Authority (FCA), the City watchdog, is trying to normalise the use of housing wealth, calling it the "fourth pillar" of retirement finance, after state, workplace and private pensions. It is also reviewing the equity release industry to make sure it produces the best outcomes for homeowners.

DEBT CAN DOUBLE IN A DECADE

The days of cheap money have long gone. But for equity release, rates have climbed even higher than mortgages. Five years ago, you could have secured a rate of less than 2.5 per cent. Now you face an average rate of 7.72 per cent, according to the comparison site Moneyfacts, with some lenders charging 9 per cent.

And once you've agreed to a rate, it is fixed for life with high exit penalties waiting to catch anyone tempted to switch deals later should rates fall. Locking in at 7.72 per cent means that in just over nine years (without making any payments) the value of your debt would double.

Some loans have the option to pay off some or all of the interest each month to stop the debt spiralling. Andy Wilson, a financial adviser specialising in equity release, said any adviser "worth their salt" should be doing an affordability test to see if the borrower can pay off the interest every month.

He said: "Compounding interest is the biggest consideration. People have the best intentions to pay the interest but plans change later on. One of a couple might die, meaning their income dies with them and the surviving partner may no longer be able to afford it."

Homeowners in the south of England can also benefit from lower interest rate for taking out the same value loan as someone in the north. For instance, someone with a home valued at £600,000 borrowing £150,000 will have a loan to value of 25 per cent which could give them access to the cheapest deals on the market, subject to their age. If your home is worth £300,000, your loan to value jumps to 50 per cent, which can mean your interest rate is much higher.

STARTING YOUNGER

A new payment term lifetime mortgage from Legal & General lets homeowners as young as 50 release equity. Borrowers agree at the outset to make interest payments on the loan for a set period that must be a minimum of five years – but can be much longer. You could lose your house if you fail to keep up with the payments during the term agreed.

After that, the loan automatically turns into equity release – a debt you'll have until you die or move into care.

The interest rate, which is fixed from the outset, ranges from 6.8 per cent to 8.3 per cent. If you decide to repay your loan in the first five years you will pay a penalty equal to 9 per cent of the value of your debt. It gradually reduces to 0 per cent.

Legal & General said repossession is always a last resort and it would exhaust all appropriate options first.

Committing to equity release at such a young age might seem attractive in the short-term, but will severely restrict your choices later in life, said the former pensions minister Baroness Altmann, an expert on later life finance, retirement and social care policy. She said: "If you downsize instead of releasing equity, for example, you give yourself a lot more flexibility later on.

"The problem with the compounding interest is that if you borrow 30 per cent of the value of your home in your fifties and you've got a normal family home, in 20 years' time you will own less than 30 per cent in your house which means if you downsize in your seventies, you wouldn't have enough equity to buy a house or a flat. The family home may be too big for you at that stage, but you're stuck."

SHAKING OFF A BAD REPUTATION

There is good new for equity release borrowers, however. Since the first version of equity release hit the market in 1965, and through the negative equity scandal of the late 1980s and early 1990s, when a housing market crash left some borrowers owed more than the value of their home, deals have become more flexible. But the bad practices of the past have not been forgotten, Daley said: "The sector has immeasurably improved from where it was 20 to 30 years ago, yet it still suffers from a reputational lag. The risks that were there: poor quality products that were too expensive, inflexibility, high fees and negative equity are gone really."

Borrowers can now choose to take either a lump sum or agree a sum that's kept in an account for them to draw on when needed, with interest payable only on the portion taken out.

There are options to repay all the monthly interest, some of it, or none at all – and should you need to stop the payments, you can without the threat of repossession. Lenders also allow small annual repayments of the debt.

There's no longer the fear of winding up in negative equity either. Should you outlive forecasts and run out of equity, lenders can claim no more than 100 per cent of your home's value.

NOT YOUR ONLY OPTION

If you don't want to downsize but need to unlock your housing wealth, equity release is not your only choice – particularly if you are still working and have guaranteed pension income on the horizon.

Leon Diamond, chief executive of LiveMore, specialists in later life borrowing, said two-thirds of its customers were older borrowers who have enough pension income to go for interest-only or capital repayment mortgages for life – side-stepping equity release entirely.

The FCA is focused on making the equity release and later-life mortgage market fit for future generations and more flexible borrowing options are expected to emerge as a result. "The market is ripe for innovation," Diamond said.

> **Many of the risks of 20 to 30 years ago are gone**

Ben Wilkinson Head of Money

Take the state pension from those who need care, but nothing more

You have to admire Andy Burnham's heartfelt ambition to fix our care crisis once and for all. It will take bold reform to create a system that treats the elderly with dignity and can be funded without squeezing the life out of taxpayers.

But any challenge of this size is always fraught with danger – notwithstanding the obvious temptation to hand the bill straight to those homeowners who are sitting on a lifetime's wealth.

There are two fundamental issues with care in England – the poor quality on offer and the catastrophic cost to families. At the heart of it all sits the question: should your home be used to pay for it?

The answer to this lies in the basic principles that our National Health Service was founded upon in 1948. And that is that medical care should be free to all those who need it, regardless of wealth.

The deal was this: you paid your taxes and the state would look after you in your time of need. The betrayal has been that your taxes have not been well spent and the state has been allowed to become bloated, inefficient and bureaucratic.

It was also tragically misguided to devolve adult social care responsibilities to local authorities, which have been proved to be incapable of providing a worthy service.

> **Finding a way for the elderly to retain their financial dignity is the real prize**

Burnham admitted in his speech on Wednesday that his generation of politicians was to blame, but if the new prime minister truly wants to fix this, he'll have to go about it in a way that his hard-left backbenchers would not approve of.

Burnham has said that in an "ideal world" no one should have to use their home to pay for care, but we'll need more conviction than that when he eventually announces exactly what he intends to do. Family wealth needs to be left entirely out of the equation.

The first thing that has to change is the ruthless rule that means if you have wealth or assets worth £23,250 or more you must pay for your own care. This threshold has been frozen since 2010 and should now be set closer to £40,000 when accounting for inflation. Those who cannot free up the money to pay have the debt put against their property so it can be redeemed when they die.

And then there is the troubling fact that those who worked hard and paid taxes are left to fend for themselves, while those who led a life reliant on the state get care for nothing.

This government is at a crossroads. Does it want to show that work really does pay, or does it want the nation to slip deeper into the welfare rut?

So far we've heard this could all be funded with perhaps a 1.8 per cent income tax rise or a flat 10 per cent death tax on all estates. Yet the social care crisis, like any of the big challenges facing us, cannot be tackled earnestly until our public sector is brought to heel, and that includes the NHS.

There should be no talk of tax rises until the public sector productivity problem is tackled, which is feared to cost taxpayers tens of billions of pounds every year.

Ultimately, there's one line that should not be crossed. And that's this: no one should lose their home or life savings to pay for care. We don't deny the wealthy free cancer treatment, so why should they be penalised for developing dementia?

Those who have the money to go private have the choice to do so. If someone wants to spend their money on an upmarket care home, then let them. Let them sell their home and raid their savings. But don't leave them exposed to financial ruin purely so they can receive the same care that another person would receive for nothing.

The threat of ruin truly is a lottery, with one in four of us expected to need care. You could live independently until you are 100 and then drop dead, or you could spend 20 years in a £1,500-a-week care home.

I fear that politicians may go after what is considered "unearned wealth". Sure, it's good fortune to inherit family wealth, but it should be your right to leave your money to whom you want.

Stripping someone's assets to pay for healthcare is nothing short of cruel. The only thing the government should be allowed to take from you to pay for residential care is your state pension, which after all is a benefit designed to look after you in old age.

Fixing the social care service is one thing, but doing so in a manner that lets the elderly retain their financial dignity will be the real prize for Burnham.

MONEY

Albert Temperton had farmed all his life. Below: with his son, Paul, who had to deal with his estate

‘Dad died more than two years ago. HMRC still owes us £12k in tax’

Some inheritance tax cases are taking three years, say lawyers, leaving families in limbo. *Rachel Mortimer* reports

Albert Temperton had been a farmer all his life. His legacy was one of hard work – a few days before his death in January 2024, aged 97, he was still up ladders and cleaning gutters at the farm he had owned for half a century.

His record-keeping was meticulous in the hope that his children would face few hurdles tying up his estate and dealing with HM Revenue & Customs after his death. When Albert died, working farms still qualified for unlimited inheritance tax relief and the rest of his estate was modest, so the process should have been simple.

But two and a half years later the inheritance tax case on Albert’s estate is still going on and his children are fighting for answers and a tax refund worth thousands of pounds – but have been met with silence from the taxman.

HMRC requires inheritance tax to be paid within six months of a death, after which interest starts racking up. But families who stick to this deadline are still being left in a painful limbo – and some have to wait years to get the all-clear that an inheritance tax case has been closed.

During this time the executors – those who are responsible for tying up affairs in accordance with the deceased’s wishes – typically do not distribute assets to beneficiaries in case HMRC disputes the amount of tax owed on an estate.

Chris Gillman from the accountancy firm Blick Rothenberg said it was not unusual for HMRC to take more than three years to assess an inheritance tax return.

“We are finding that anything more than a very straightforward inheritance tax return can take a number of years to be processed. I had a flurry of letters in June acknowledging receipt of returns submitted in July 2023, saying that they were only just going to begin their reviews,” Gillman said.

> They wanted to know where he sold his chickens

‘ALMOST COMPLETE SILENCE FROM HMRC’

Albert’s son, Paul, 68, who is an economist, was the lead executor of his father’s estate and a beneficiary along with his two sisters and brother. However, his brother died 12 days after his father, so his share of the estate passed to his widow.

Albert was a lifelong farmer who had moved to the family farm in 1977. He had farmed poultry, sheep, pigs and arable crops and his children had helped out on the farm growing up. Paul arranged two professional valuations of his father’s farm, took extensive advice and submitted the estate’s inheritance tax return to HMRC in March 2024 with no tax due.

The farm’s bungalow, buildings, land and a wind turbine had been assessed by a leading land agent. A solicitor’s assessment found that the entire farm should be subject to 100 per cent agricultural property relief on the grounds that the bungalow and barn were integral to the operation of the farm, the bungalow also had an occupancy restriction, meaning only those employed in agriculture could live there, and the land was let on a two-year lease to a tenant farmer.

The following month HMRC wrote to say if Paul had not heard anything by July 10 it would have no questions regarding the return. When July 10 came without any letters from HMRC, Paul began distributing assets and was keen to tie up the estate after a difficult year. But the next day a letter arrived from HMRC – dated July 9 – stating that it had opened a compliance check on the estate.

“The questions that followed were extensive and highly detailed, covering my father’s day-to-day involvement in the farm, maintenance work, livestock, markets and many other matters. They wanted to know how many chickens he had, for example, and what market he sold them at. I could answer all of these, thanks to the meticulous record-keeping in Dad’s day book,” Paul said.

He responded in full in September. But in light of the potential challenge from HMRC, the valuers suggested that the taxman might dispute whether the wind turbine and part of the barn would qualify for agricultural property relief. To err on the side of caution, Paul paid about £40,000 on account to HMRC to avoid any interest racking up in the event of a dispute over the amount of tax owed.

“Since then, there has been almost complete silence from HMRC,” Paul said. Despite his attempts to get more information, no one could tell him what was causing the delay, or if any tax was owed.

“It has had a significant personal impact. By late 2024 the stress had become so severe that I was admitted to hospital with a heart condition,” he said. “It would be a conservative estimate to say I have spent more than 100 hours chasing updates. But despite repeated emails and phone calls, I have received virtually no meaningful information about progress.”

It is a familiar complaint aimed at the tax office, which regularly comes under fire for poor customer service. Taxpayers and their accountants have reported spending hours trying to get help and answers from an agent and last year the public accounts committee warned customer service was at an all-time low.

HMRC has been on a recruitment drive in a bid to boost its performance, but experts say taxpayers – especially those chasing inheritance tax queries – still face a long wait. Gillman said: “As I understand, there is a significant shortage of appropriately qualified staff within the inheritance tax team. HMRC will put almost every matter relating to a property valuation through a district valuer, which is also clearly very overstretched and we are seeing similar delays when valuations are needed.

“Having this level of uncertainty when dealing with the estate of a loved one clearly adds another level of stress.”

‘I FEEL I’VE LET MY FAMILY DOWN’

Some 19 months after his father’s death, in September 2025, a desperate Paul applied to HMRC for formal clearance – written confirmation of the tax status of an account or case. He had hoped this would help bring matters to a close, but says he was later told by an HMRC representative that processing clearance requests had been suspended because it was not deemed a priority.

“Since then I have been advised repeatedly to call back every 15 days for updates, but no timescale for resolution has ever been provided. One representative told me that HMRC had no obligation to respond to my requests before two years had elapsed from the date of death.

“More than two years after my father’s death, I still have no resolution, no timetable, and no indication of when HMRC’s investigation will conclude. The beneficiaries are unable to receive the balance of the estate, and I feel I have let down my two sisters and sister-in-law, despite having done everything possible,” Paul said.

When The Sunday Times got in touch with HMRC about Paul’s case it apologised for the delay, which it blamed on human error. It has now closed the case and is in the process of refunding £12,000 in overpaid inheritance tax, plus interest. HMRC said: “We’ve written to Mr Temperton to apologise and explain that we’ve completed our review, closed the case and will be issuing him a refund.”

Esther Lee from the law firm Thomson Snell & Passmore said late challenges by HMRC were not unusual. “We often receive a letter or email on the eve of HMRC’s inquiry window to say the district valuer has been instructed to consider the value of a property or the estate has been referred to the compliance team. The delays with HMRC mean that we must make sure to keep following up when we haven’t had a response from them. Not only do the delays mean the period of administration of an estate takes longer, but it also adds to the costs.”

Ian Cowie Personal Account

Oil or wind? Here’s why you don’t need to pick a side

No fewer than 19 large wildfires in Britain this summer – including one near me on the Isle of Wight – might claim some climate change deniers’ scepticism among their less serious victims. Similarly, the 325,000 people forced to flee their homes in France and Spain are unlikely to include many complacently claiming “it’s just hot weather”.

Investors can help fund the transition to a safer, more sustainable world by putting savings into cleaner, greener energy. I began doing so more than a decade ago and these funds continue to yield capital growth plus income.

There is no need for investors to pick sides in the heated debate about fossil fuels versus renewable energy. Different assets are essential for a diversified portfolio. If you want certainty about temperature trends, you can get that from “experts” online. However, as most investors discover, being confident isn’t quite the same thing as being correct.

By contrast, if there is one modest principle that guides this DIY shareholder it is the Socratic paradox: all that I know is that I don’t know.

Will peace break out in the Middle East, causing the oil price to return to below $90 a barrel with the cost of liquefied petroleum gas (LPG) following it lower? Renewed violence last week could mean that reduced oil and gas reserves – said to be at their lowest levels since 1983 – collide with rising demand and prices this winter. I have recently bought shares in CQS Natural Resources Growth and Income investment trust, whose professional commodities traders have won top slot in their sector over the past decade and five-year periods. Total returns were 424 per cent, 235 per cent and 75 per cent respectively.

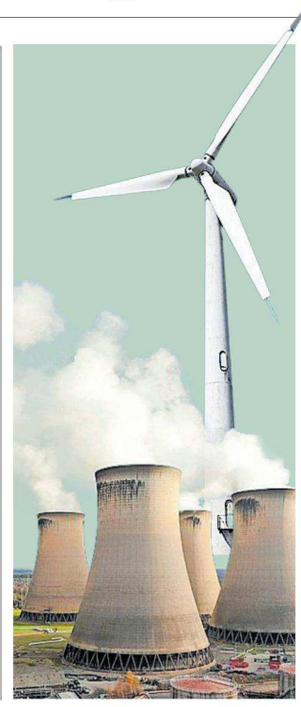
While we wait to see if they can keep it up, the fund yields 8 per cent dividend income that has risen an explosive annualised average of 38 per cent over the past five years. So I paid £3.48 per share, priced at par or net asset value (NAV), and popped them in my Isa. Its 2 per cent annual charge is expensive but not unreasonable for a portfolio led by NexGen Energy, the Canadian uranium miner, providing the fuel for nuclear power; followed by Spartan Delta, another Canadian but this time in oil and LPG; and BW LPG, a Singapore-based shipping line with 50 very large gas carriers. That’s not the kind of business many investors can access directly.

More than 15 years ago I gained access to another diversified portfolio via Ecofin Water and Power Opportunities. I topped up at £1.52 per share in September 2019, after it was renamed Ecofin Global Utilities and Infrastructure. This investment trust yields 3 per cent dividend income that has risen 5.2 per cent a year over the past five years and was priced at £2.68 per share ex-dividend, or without the next income payment, on Friday. Its assets are led by National Grid, our biggest electricity distributor; followed by NextEra Energy, the American solar and wind power giant; plus Iberdrola and Enel, the Spanish and Italian utilities. The shares are priced less than 2 per cent below NAV and are my forever fund’s sixth-most valuable shareholding.

The American oil and gas giant Exxonmobil – boo, hiss! – is my eighth biggest asset and main direct exposure to filthy fossil fuels, because both will be necessary to keep us warm and in work.

After selling shares in BP and Shell to flee idiotic North Sea taxes imposed by the Tories and sustained by Labour, I paid $91 per Exxon share in March 2022. They traded at $153 on Friday and yield 2.7 per cent dividend income, rising 2.8 per cent a year. Exxon has raised shareholders’ pay every year since 1982.

To redeem this pragmatic sinner, my energy holdings closer to home are renewable. Greencoat UK Wind is an investment trust with over £4 billion assets but shares are priced at an eye-stretching 20 per cent discount to NAV because so many people hate windmills.



More complex worries are subsidies, decommissioning costs and the lifespan of these assets. Such negativity is bad for business and market sentiment, so shares I bought for £1.45 in August 2023 traded at £1.11 on Friday.

On a brighter note, Greencoat yields 10 per cent dividend income tax-free in my Isa. Better still, this has risen 7.8 per cent a year over the past five years. Now the Environment Agency has declared more than half of England is in drought, it is remarkable – and regrettable – that even utilities-based investment trusts shun water provision. It is more than 30 years since the last reservoir was built and fund managers have followed governments in filing water under the “too difficult” category. One exception is International Public Partnerships, whose main asset is Tideway, the Thames sewer, completed in February 2025, that claims to have kept 21.7 million tonnes of sewage out of the river. This Londoner is grateful for that – and its dividend income of 6.2 per cent, rising 3.1 per cent a year.

Many environmental debates generate more heat than light, but investors can supply some of the capital required to deliver practical solutions. The need could hardly be more fundamental.

For Cowie’s investments visit thetimes.com/cowieholdings

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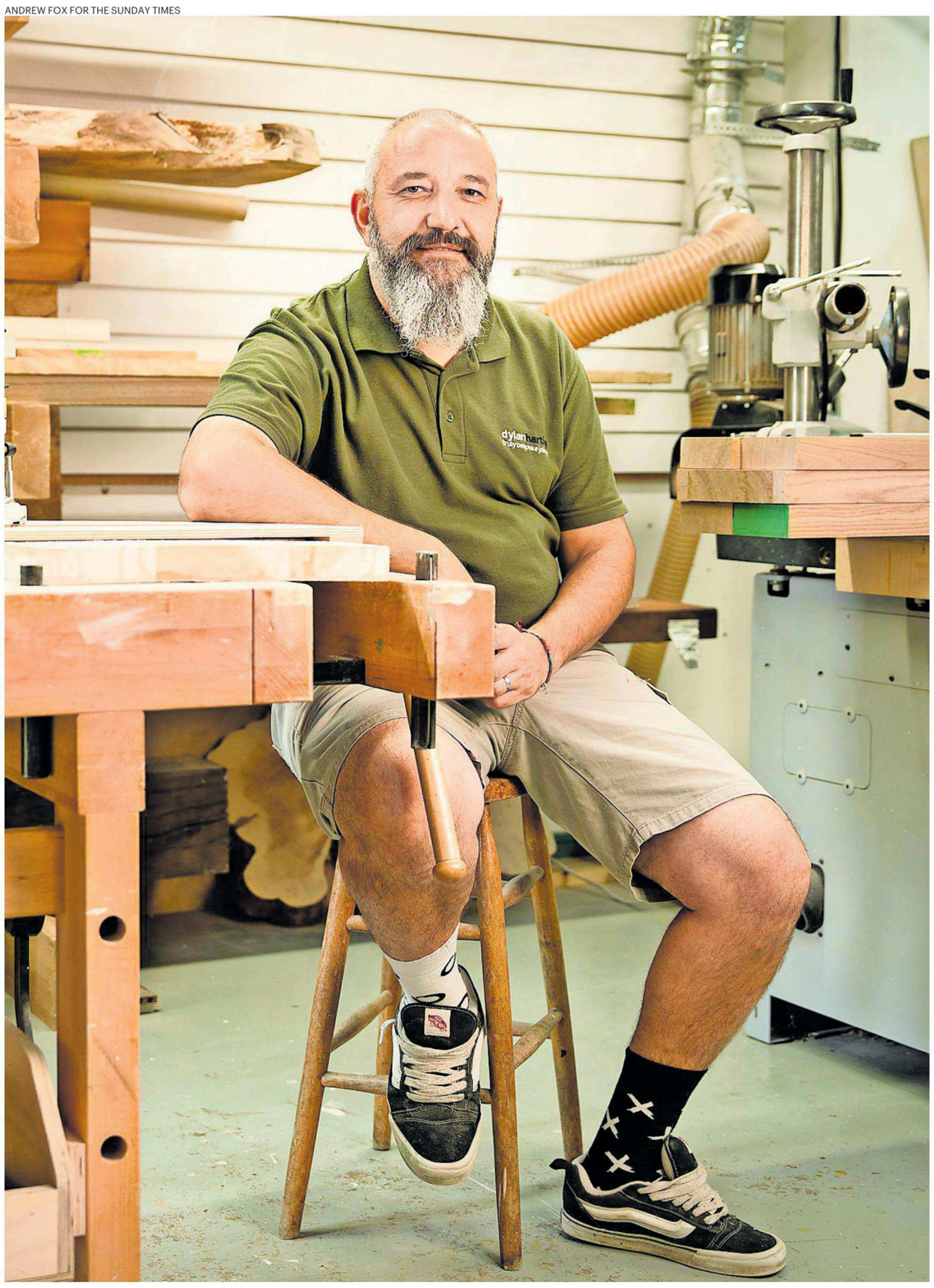
MONEY

How to ditch the office, enjoy your job — and earn more

More money, flexibility and total control are making people quit the rat race and retrain in a trade, says *Megan Carnegie*

ANDREW FOX FOR THE SUNDAY TIMES



Jiri Marek quit his job as a food development technologist to set up a carpentry business

> **The decisions are all up to me. Not having to ask permission or argue with a boss is a huge relief**

Feeling stuck in his role as a food development technologist, Jiri Marek wanted to do something radically different. In late 2019 he downloaded TikTok and within minutes, stumbled across a video of someone crafting a tiny flute from wood and resin. "I'm a determined person and always need to be challenged," he said. "I watched it over and over, and thought: I can do this, but better."

By Christmas he had researched the market, drawn up a business plan, and spent £3,000 on woodworking tools. In the first week of 2020, he launched Studio Number 10, which specialises in luxury wooden cabinet handles and pulls.

Marek, 48, who lives in Jackfield, Shropshire, had always been comfortable working with his hands and he quickly developed Studio Number 10 into a viable business – he is booked up with work until next February. The shift allows him to spend more time with his wife, Alena, 44, who also works for the company and his children, aged nine and 11.

The freedom to make his own decisions has also been a huge upside – plus, this year he expects to make up to £15,000 year more than the £45,000 he used to earn in his old job. He said: "It's all up to me, and not having to ask permission or argue with a boss is a huge relief."

Many people like Marek are choosing to move away from traditional white-collar jobs in favour of taking on a trade, and find it is a lucrative move, with tradespeople in high demand. Some also fear automation replacing their office role and are seeking a safer career path.

This sentiment is increasingly shared by political leaders who acknowledge the flaw in traditional career advice. Last week the prime minister Andy Burnham announced proposals to "value the hard hat as much as the graduation cap" that will encourage children as young as 14 into technical training rather than academic achievement. In an article for The Times, he wrote: "For too long, we've built an education system around the idea that there's only one route to success: university, a degree, a desk. I think that was one of the biggest mistakes this country has made."

WHY TRADES ARE ATTRACTIVE

Research by the trusted tradespeople website Checkatrade found that nearly 37 per cent of people were considering a career change, with 54 per cent interested in retraining in a trade. Some 75 per cent of people viewed the trades as a respected career path with long-term job security.

And demand is soaring. A survey by Volkswagen Commercial Vehicles in April found that 75 per cent of tradespeople believed there was a shortage of skilled workers entering the industry. Some 87 per cent of bricklayers felt there was a shortage of new workers, 85 per cent of plumbers and 79 per cent of electricians.

Experienced tradespeople, many of them midlife career switchers, are able to command higher rates, take on as much work as they can handle, and even set their own prices.

Some 53 per cent of the workers surveyed by Volkswagen said they were turning down work at least once a month, up from 45 per cent the year before.

Emma Grant from Checkatrade said: "Starting off being your own boss, then expanding your remit, perhaps with several employees, offers huge earnings potential. I spoke to a heating and plumbing engineer who does boilers on the side, and he's turning over half a million a year."

Plus, Grant points out, there are lifestyle and family benefits that shouldn't be underestimated, especially for parents who swap rigid hours for work that can fit round their children.

"The folks who've grown their businesses to be incredibly lucrative, while living life the way they want, aren't edge cases," she said.

'IT'S NOT A GET-RICH-QUICK SCHEME BUT CAN BE A HUGE WIN'

Marek grew up in what is now the Czech Republic. He spent hours in his grandfather's blacksmith workshop, and helped him out from the age of nine. He had been working full-time for the food company Müller when the pandemic hit.

Before long he had won a prize for his wooden door handles at the London Design Awards and was supplying 16 shops in the US and three in Canada. Bolstered by the contracted work, he left his £45,000-a-year job, and rented a workshop near his home.

In 2022 a master joiner in his workshop complex retired and Marek bought the business – and its employees – with a £50,000 loan. "It was all new to me: furniture making, doors, windows," he said. "There are lots of listed buildings in this part of Shropshire, which require specialist knowledge, so I inherited that with the business."

He also took out a £30,000 business start-up loan, which he has paid back, and still owes £10,000 of the £50,000 loan. His wife, who has a background in finance, joined the business two years ago and they now employ an apprentice. Marek is confident about the year ahead, even as US tariffs complicate his American orders.

It's not a get-rich-quick scheme, he said, but it can be a huge win for those who can deliver consistently high-quality work. "I'm the least patient person in the world, but I've learnt the rewards do come – maybe not tomorrow, but soon.

"I love golf and thought running my own business would give me more time to play," he said. "I was so naive – it's been the exact opposite." Yet since sharing the load with his wife, he is able to spend more time with his children, who often join him in the workshop – much as he did with his grandfather.

Taking on a side hustle before leaving a salaried role, as Marek did, is the safest way to make the transition, but if the shift is more abrupt it is wise to have some money set aside for emergencies. Dr Claire Handby, a former construction manager and now executive coach, said: "Ideally, you'd calculate what it takes to pay for all your commitments and outgoings, and have six months' worth in the bank," she said.

"Being a self-starter is essential; you will need to show up to service the market, so you should spend time understanding it and understanding how to find your customers."

'NOW I CAN EARN A WEEK'S WAGES IN A DAY'

Being a carer to his disabled mother for almost a decade, James Smith, 35, from Great Dunmow, Essex, struggled to hold down a job. He was living on a carer's allowance and secured a part-time role at B&Q in 2017 – his first since leaving school in 2010 – and moved to full-time after her death at the start of the pandemic.

He developed an interest in the trades at B&Q, which persisted even when he did "a complete 180" into tech sales and recruitment in the City.

"It was like *The Wolf of Wall Street*, all cold-calling and liquid lunches," he said. "I found it totally soul-destroying and I knew it wasn't right." Within months, Smith saw parts of the role replaced by AI and before long, the firm had pivoted to running full recruitment campaigns with minimal human input. Smith left the City in 2022 and retrained in carpentry and locksmithing, where he met others making similar moves to futureproof their careers.

He said: "No matter how hard I worked in the City, I still only earned the same amount, which didn't sit well; neither did the nine-to-five schedule." Now he is self-employed, doing gardening, carpentry and removals work and can earn as much in a day as he used to earn in a week.

In the past three years he has earned £45,000 via the online marketplace Airtasker, plus he advertises his services in local listings and through word of mouth. In the summer he can comfortably earn £4,000 a month.

"It's not a myth that you can make as much as you want being self-employed, as long as you're willing to market yourself and network," he said. "I've invested in the courses, a van and tools, but I've earned it all back."

Research conducted a few months ago by King's College London's Institute for Artificial Intelligence and Policy Institute found that 38 per cent of people were worried about their job being replaced by AI.

Analysis by the Organisation for Economic Co-operation and Development showed that nearly four in five roles were highly exposed to AI now, or would be in the near future, which makes workers in London more vulnerable to an AI-induced jobs cull than in any other big UK city.

'FAILURE WASN'T AN OPTION'

Holly Cruttenden, 48, always knew her job in education had a pay ceiling. She worked with the local authority to settle people of Traveller descent into the school system, and her salary was about £30,000 a year. "I loved the job, but I had just lost my home in my divorce and had a seven-year-old to look after on my own," she said.

"I needed a plan." In 2014 her father suggested she join his carpet-fitting business. The move felt daunting: she had no experience in the trade and a steep learning curve lay ahead. But after more than a decade in education – and much to the surprise of her colleagues – she took the plunge and joined Carpets 4 U, based in Epsom.

"It helped that the housing market was booming at the time, and I had a goal of buying my own home," Cruttenden said. "The all-male team of fitters was quite suspicious at first, because I had zero experience, although I learnt the ropes quickly through measuring courses and attending jobs."

By 2017 she had enough for a deposit on a property and continued to rise through the business. Last year she won Checkatrade's Woman in Trade Champion award for London, and she now owns half the business with her father, who is semi-retired. She earns at least £20,000 more than she did in education.

The male-dominated environments on site and at trade shows haven't always been easy. She has been mistaken for the cleaner more often than she can count, but with time, she has won trust and respect.

"You take those comments on the chin because you know, quietly, that you're doing pretty well," she said.

What's been the key to her success? "It was a point in my life where failure wasn't an option. You have to be incredibly self-disciplined about how you work, but without being stuck in a structure, there's no limit to your success."

> **The all-male team of carpet-fitters was suspicious at first but I learnt the ropes quickly**

Holly Cruttenden left her career in the education system to become a carpet-fitter — and now earns at least £20,000 more a year

Vicky Reynal Money psychotherapist

My friend's wealth is making me uncomfortable

One of my oldest mates has done very well financially, and he and his wife have moved into a large house in Hampstead Village. I'm pleased for him, of course, but something has changed. I've found myself less comfortable when we spend time together. I can't point to anything obvious – he isn't a show-off, and we split bills if we go out, but there are moments when I feel uncomfortable, particularly in his big house, or even slightly judged.

My wife says that's nonsense and that they're exactly the same people, just with more money. Still, I notice I'm more aware of myself around him, what I suggest we do, how I come across. I am starting to dislike how I feel around him, and maybe how I feel about him too. But I don't want to lose the friendship.

Greg, address supplied

VICKY REYNAL WRITES

It is unsettling to sense a shift in a friendship, however subtle, and you are doing the right thing by approaching it with curiosity.

One out of six people in the UK had lost a friendship because of a financial fallout, according to research commissioned by Starling Bank in 2024, so even if this isn't a fallout per se, it can show that money dynamics are not to be taken lightly in friendships.

We cannot know what is going on in your friend's mind, or whether his attitude has shifted or what has shifted is your perception of him. That distinction is important to hold on to. You are linking the discomfort (or at least the timing of it) to his acquired success and move into a large house. You may be experiencing envy. If financial success is something that you've longed for, watching your friend arrive there can evoke genuine happiness for him alongside feelings of envy.

These feelings are often judged, but they are not a moral failing. The task is to acknowledge them, tolerate them, and avoid acting them out through subtle withdrawal, criticism or cooling the relationship.

Envy can be useful because it might reveal ambitions you haven't fully owned. To explore your feelings in more detail you could wonder if it is the sense that he has "made it" or maybe something that money now gives him that you want, such as space, status, security or freedom. The answer may reveal something insightful and important about your desire – and maybe something you can find in some other way.

You mention feeling judged. A common psychological process here is projection. When we have uncomfortable feelings it can feel easier to locate them in someone else as "they are judging me" rather than to acknowledge the more uncomfortable truth that maybe we are being judgmental. This doesn't happen consciously but it's a common coping strategy that our psyche employs in dealing with uncomfortable feelings.

Is there a part of you that holds ambivalent feelings about "the wealthy"? Or is this more about self-judgment – does being in his home activate a narrative in you about where you think you should be by now? Money has a way of amplifying internal questions such as, am I behind? Do I belong here? Am I being measured?

With some potential answers to these questions, you can view the dynamic with more nuance. It is entirely possible that your friend, rather than looking down on you, might feel apprehensive about inviting you into his house for fear that he will be judged. That could explain the awkwardness that you worry is his judgment of you. People who experience sudden wealth often describe feeling pride and insecurity around their friends who are in different financial circumstances. They might express this by minimising their success to avoid discomfort, or overcompensate socially. As a result, interactions can become awkward on both sides – they might reduce contact, or minor irritations begin to emerge.

> **You may be experiencing envy if wealth is something that you've longed for**

Another layer that is often overlooked is regression to earlier relational patterns. Friendships can evoke older emotional templates. Is this dynamic hooking into sibling-like comparisons, competition or old experiences of being overlooked or outpaced? Figuring out if the discomfort lies in finding yourself in a potentially familiar past dynamic can help you to separate what belongs to the past from the reality of the relationship with your friend.

Give yourself a bit of time to explore what this is bringing up in you and why; use the information to your advantage rather than allowing it to erode the friendship. Stay connected with your friend, but for a while it may be helpful to meet him on more neutral grounds.

You can also try to separate feelings from facts: feeling judged does not necessarily mean you are being judged. Fearing that the relationship might change doesn't mean that it has. If you stay anchored in observable behaviour it helps to prevent the mind filling in gaps with assumptions.

There is no reason two old friends cannot sustain a friendship despite their different financial situations. It takes thoughtfulness and a willingness to tolerate difference. Sometimes a bit of humour helps too.

Vicky Reynal is the author of Money on Your Mind: The Psychology Behind Your Financial Habits. If you have a question for her, email vicky.reynal@thetimes.co.uk

MONEY

You can get 8% on your savings. Here's why you should take 5%

Don't be fooled by tempting headline rates — putting your money elsewhere can earn you more, writes *Jack Simpson*

The Bank of England held its base rate of interest at 3.75 per cent on Thursday, its fifth successive hold since it was last cut in December.

But while it has remained stubbornly flat, savings rates have soared, with some high street banks now offering annual returns of 8 per cent on regular saver accounts.

Rising swap rates, which reflect what lenders think the base rate will be in the future and are used to price mortgage and saving deals, have prompted banks to offer rates not seen for two years.

On Tuesday Investec launched a three-year deal paying 5 per cent, the first fixed deal of any length to hit 5 per cent since January 2024. Before the Iran war started in February, the best three-year rate was 4.32 per cent.

Anna Bowes from the Private Office, a financial advice firm, said: "It's extraordinary that we're seeing savings rates still going up, while the base rate hasn't changed. It's an amazing opportunity for savers as you can once again find rates not seen for a couple of years."

HOW TO GET 8 PER CENT

The best rates are on regular savings accounts, where the amount you can deposit has a monthly limit. Santander increased its regular saver rate to 8 per cent variable in June, and Lloyds, Halifax and Bank of Scotland, which are part of the same group, now offer the same rate, fixed for a year. Variable rates often move in line with the base rate, whereas fixed rates stay the same for the term.

Regular savings accounts have far more attractive rates than standard savings accounts, but come with restrictions. As well as the limit on how much you can deposit, banks usually only offer them to savers who also have a current account with the firm, and the headline rate often only lasts for a year before falling to something less competitive.

Santander caps deposits at £200 each month, while the Lloyds Group banks allow £250. Earl Shilton and Monmouthshire building societies limit deposits to £500, but pay less interest at 6 per cent.

Because you have to build up your savings gradually the annual returns are lower than if you could deposit a lump sum straight away.

Bowes said: "An annual rate of 8 per cent sounds amazing, but in terms of what you're actually going to earn, it isn't quite as exciting as it sounds.

"Over a year only £250 will earn 8 per cent because it's invested the whole time. The next month's payment only earns interest for 11 months, and so on. Overall, you get the equivalent of 4 per cent return on what you have invested over the year."

For example, if you deposited £250 into a Lloyds regular savings account every month for a year, you would have paid in £3,000 and your pot would be worth £3,120. After this, your account would change to a standard saver, which pays up to 1 per cent.

But if you had a lump sum and didn't mind locking it up for a year you could make more than £120 with a lower rate. The same £3,000 paid into the market-leading one-year fixed deal – 4.92 per cent from GB Bank – would earn £147.60.

You could even match the return on the best regular saver with less money – you would only need £2,440 in the fixed-term account at 4.92 per cent to earn £120.

Rachel Springall from the comparison site Moneyfacts said: "If you have a decent lump sum, it would be preferable to look at other accounts.

"But saving is not one size fits all, and these 8 per cent regular savers are great if you don't have a lump sum and want to get into that regular habit of putting away money."

OTHER OPTIONS

For anyone with a lump sum who has used up their personal savings allowance it is often best to save into an Isa. Basic-rate taxpayers can earn up to £1,000 a year in interest before having to pay tax on what they make, higher-rate payers can earn up to £500. Additional-rate payers get no allowance.

TOP REGULAR SAVER RATES

		Rate	Length of rate	Max monthly deposit
Bank of Scotland	Monthly Saver	8%	12 Months	£250
Halifax	Regular Saver	8%	12 Months	£250
Lloyds	Monthly Saver	8%	12 Months	£250
Santander	Regular Saver	8%	Drops to 3% after a year	£200
First Direct	Regular Saver	7%	12 Months	£300
The Co-op Bank	Regular Saver Issue 1	7%	12 Months	£250

Source: Moneyfacts.co.uk

£3,000
The maximum you can pay into the best-paying regular saver account, with a return of £120 over a year

£2,440
The sum you need to deposit in the best-paying one-year fixed-rate account to get the same return

But you can avoid paying any tax on your interest with an Isa. Savers can deposit up to £20,000 a year into a cash Isa, though this will be reduced to £12,000 in April for anyone under 65.

Because they come with tax benefits, interest rates on Isas are usually lower than normal savings accounts. The best easy-access cash Isa rate is 4.52 per cent with Shawbrook Bank via Hargreaves Lansdown, according to The Private Office. Chip pays 4.41 per cent on its cash Isa and Plum pays 4.4 per cent.

The headline rates on these accounts often come with conditions. The rates above are all variable and Chip's falls to 3.75 per cent after 12 months, while Plum's falls to 2.54 per cent, and you must keep these accounts open for a year to get the full rate. Plum also pays a lower rate of 3.75 per cent if you transfer your cash from another Isa.

For fixed-rate Isas Tandem pays the best rate on one-year (4.67 per cent) and three-year deals (4.81 per cent), while RCI Bank has the best rate for a two-year deal (4.8 per cent), according to the Private Office.

If tax on your savings interest isn't an issue then fixed-rate deals have better rates. In addition to GB Bank's one-year fix at 4.92 per cent, the best two-year rate is 4.85 per cent from Atom bank, for three-year deals it's 5 per cent from Investec and on five-year deals it's 5 per cent from Atom Bank. You should check the minimum deposit. For example you need £5,000 to open the Investec account.

For those who need access to their money Springall and Bowes say the easy-access Cahoot Sunny Day Saver is a good option.

The account allows you to invest up to £3,000 in the year, with no monthly deposit limits, and offers an interest rate of 5 per cent for the first 12 months. There are no limits on withdrawals.

But with so many good deals out there at the moment, Springall believes now is a great time for savers to lock in rates.

She said: "Ongoing tensions in the Middle East have seen notable rises to swap rates, and with the cost of living feared to worsen ahead, now is an ideal time for savers to get a guaranteed inflation-busting return on their nest egg."

Savings with UK-authorised banks, building societies and credit unions are protected up to the value of £120,000 per person, per authorised firm in the even that it fails. The protection is limited to £120,000 per banking licence – and some well-known firms are often part of the same group (such as HSBC and First Direct) and share the same licence.

Best buys

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Smarter financial decisions

CURRENT ACCOUNTS

CREDIT INTEREST

Provider	Account name	Account fee	Interest rate	Balance (for reward)	Contact
Nationwide BS	FlexDirect	None	5%[1]	–	03457 302 010
Bank of Scotland	Vantage Classic Account	None	3%	–	0345 721 3141
Lloyds Bank	Club Lloyds	None	3%	–	0345 300 0000

OVERDRAFTS*

Provider	Account name	Account fee	Interest rate[2]	0% overdraft limit	Contact
Starling Bank	Current Account	None	15%	£0	0207 930 4450
First Direct	1st Account	None	39.9%	£250	0345 600 2424
Virgin Money	M Plus Account	None	19.9%	£0	0800 678 3654

[1] Introductory rate for a limited period. [2] Equivalent annual rate. * Based on the lowest cost of an overdraft of £500 over 30 days. Some accounts require minimum funding/direct debits to open or get rates shown

CREDIT CARDS

INTRODUCTORY RATES

Provider	Card type	Introductory purchase	APR[1]	Reward	Contact
TSB	Platinum Purchase	0% for 26 months	24.95%	No	0345 835 3846
M&S Bank	Purchase Plus	0% for 25 months	24.9%	No	0800 997 996
Lloyds Bank	0% Purchase and Balance Transfer	0% for 25 months	24.94%	No	0345 603 7239

BALANCE TRANSFERS

Provider	Card type	Introductory purchase	Transfer fee[2]	APR[1]	Contact
TSB	Platinum Balance Transfer	0% for 38 months	3.49%	24.95%	0345 835 3846
HSBC	Balance Transfer	0% for 36 months	3.09%	24.9%	0345 587 3444
NatWest	Longer Balance Transfer	0% for 36 months	3.1%	24.9%	0345 788 8444

CASHBACK CARDS

Provider	Card type	APR[1]	Cashback	Contact
American Express	Cashback Everyday	29.1%	0.5%-1%. Intro 5% for 5 months (max £125)	0800 917 8047
Santander	Rewards	24.9%	0.25%. Intro 3% for 12 months[3]	0800 085 1759
Lloyds Bank	Ultra	14.94%	0.25%. Intro 1% for 12 months	0345 603 7239

[1] APR = annual percentage rate, dependent on credit rating. [2] Fee charged on the amount of each balance transfer during the introductory period
[3] Eligible travel spend for higher cashback. Borrowing rates and availability of products are subject to individual credit ratings. Terms apply to cashback.

SAVINGS ACCOUNTS

EASY ACCESS

Provider	Account name	Min deposit	Interest rate	Contact
Oxbury	Easy Access Summer Account	£1,000	4.33%	oxbury.com
Cahoot	Simple Saver	£1	4.32%	cahoot.com
Thisbank	Triple Acces Savings	£1,000	4.28%	thisbank.co.uk

NOTICE ACCOUNTS

Provider	Account name	Notice period	Min deposit	Interest rate	Contact
GB Bank	150 Day Notice Account	150 days	£1,000	4.38%	gbbank.co.uk
Stream Bank	90 Day Notice Account	90 days	£1,000	4.35%	streambank.co.uk
Earl Shilton BS	180 Day Notice	180 days	£5,000	4.27%	esbs.co.uk

LONG-TERM FIXED-RATES

Provider	Account name	Term	Min deposit	Interest rate	Contact
Atom Bank	5 Year Fixed Saver	5 years	£50	5%	via app
GB Bank	5 Year Fixed Rate Bond	5 years	£1,000	4.98%	gbbank.co.uk
Close Brothers	5 Year Fixed Rate Bond	5 years	£10,000	4.97%	closesavings.co.uk

DEALS ARE LISTED ONLY IF THEY ARE COVERED BY THE UK FINANCIAL SERVICES COMPENSATION SCHEME (FSCS) OR A EUROPEAN EQUIVALENT

ENERGY DEALS

Table shows the cheapest tariff now available from the cheapest suppliers. Excludes tariffs of less than 12 months' duration, tariffs that do not have national coverage and tariffs where payments are taken in advance of supply.

Supplier	Average annual bill	Rate	Contact
Home Energy	£1,499	Variable	0800 092 7407
So Energy	£1,561	Variable	0330 111 5050
Utility Warehouse	£1,563	Variable	0333 777 0777

Source: Uswitch.com

FOREIGN CURRENCY

Interbank rates at 5pm on Friday, which show where the market is trading. They are not indicative of the rate you could get.

EURO GBP>EUR **1.17**

USA GBP>USD **1.35**

TURKEY GBP>TRY **63.95**

AUSTRALIA GBP>AUD **1.92**

MORTGAGES

2-YEAR FIXED RATES

Lender	Rate	Scheme	Max LTV	Fee	Notes	Contact
First Direct	4.32%	Fixed for 2 years	60%	£490	PV	0800 482 448
First Direct	4.57%	Fixed for 2 years	80%	£490	PV	0800 482 448
First Direct	4.81%	Fixed for 2 years	90%	£490	PV	0800 482 448

5-YEAR FIXED RATES

Lender	Rate	Scheme	Max LTV	Fee	Notes	Contact
First Direct	4.38%	Fixed for 5 years	60%	£490	PV	0800 482 448
First Direct	4.58%	Fixed for 5 years	80%	£490	PV	0800 482 448
First Direct	4.73%	Fixed for 5 years	90%	£490	PV	0800 482 448

LONG-TERM FIXED RATES

Lender	Rate	Scheme	Max LTV	Fee	Notes	Contact
Santander	5.01%	Fixed to 02.11.36	60%	£999	LSV	0800 555 100
Nationwide BS	5.49%	Fixed for 10 years	80%	£999	PV	0333 060 0325
Nationwide BS	5.74%	Fixed for 10 years	90%	£999	PV	0333 060 0325

TRACKERS* / DISCOUNTS

Lender	Rate	Scheme	Max LTV	Fee	Notes	Contact
HSBC	4.05%	Base rate + 0.3% for 2 years	60%	£999	PV	0800 494 999
Nationwide BS	4.17%	Base rate + 0.42% for 2 years	80%	£999	PV	0333 060 0325
First Direct	4.65%	Base rate + 0.9% for term	90%	£490	LV	0800 482 448

FIRST-TIME BUYER / LOW DEPOSIT

Lender	Rate	Scheme	Max LTV	Fee	Notes	Contact
Beverley BS	4.64%	Disc 2.7% for 2 years	95%	£995		01482 881 510
West Bromich BS	5.2%	Fixed to 31.10.29	95%	£449	V	0800 298 0008
Earl Shilton BS	5.19%	Disc 2.25% for 5 years	95%	£125	V	01455 844 422

BUY TO LET

Lender	Rate	Scheme	Max LTV	Fee	Notes	Contact
The Mortgage Works	4.34%	Base rate + 0.59% to 30.09.28	75%	£1,495	V	0345 607 3021
Barclays	4.52%	Base rate + 0.77% for 2 years	75%	£899	P	0333 202 7580
HSBC	4.48%	Fixed to 31.10.31	75%	£3,999	PV	0800 494 999

Early repayment charge applies unless otherwise stated. * Most deals track Bank of England base rate. A = £500 cashback; B = £250 cashback; C = £300 cashback; D = £350 cashback; E= No early repayment charge; F = First-time buyers only; G = £150 cashback; H = £400 cashback; I = £1,000 cashback; L= Free legal work for remortgages ; P = Purchases only; R = Free legal work and valuation for remortgages; S = Remortgage only; T = £250 towards legal fees; V = Free valuation

CASH ISAs

EASY ACCESS

Provider	Account name	Min deposit	Interest	Transfers in	Contact
Hargreaves Lansdown	Shawbrook - Easy Access Cash Isa	£1	4.52%	Yes	hl.co.uk
Atom Bank	Easy Access Cash Isa	£1	4.25%	No	via app

FIXED RATE

Provider	Account name	Term	Min deposit	Rate	Transfers in	Contact
Cynergy Bank	1 year Fixed Rate Isa	1 year	£500	4.7%	Yes	cynergybank.co.uk
Hinckley & Rugby BS	5 year Fixed Rate Cash Isa	5 years	£500	4.82%	Yes	branch or post

CHILDREN'S ACCOUNTS

Provider	Account name	Rate type	Min deposit	Interest rate	Contact
State Bank of India	Jumbo Junior Fixed Deposit Account	Fixed	£1,000	4.5%	branch or post
Penrith BS	Junior Affinity Regular Saver	Variable	£5	4.45%	branch or post
Kent Reliance	Demelza Children's Savings Account	Variable	£10	4.18%	branch or post

JUNIOR ISAs

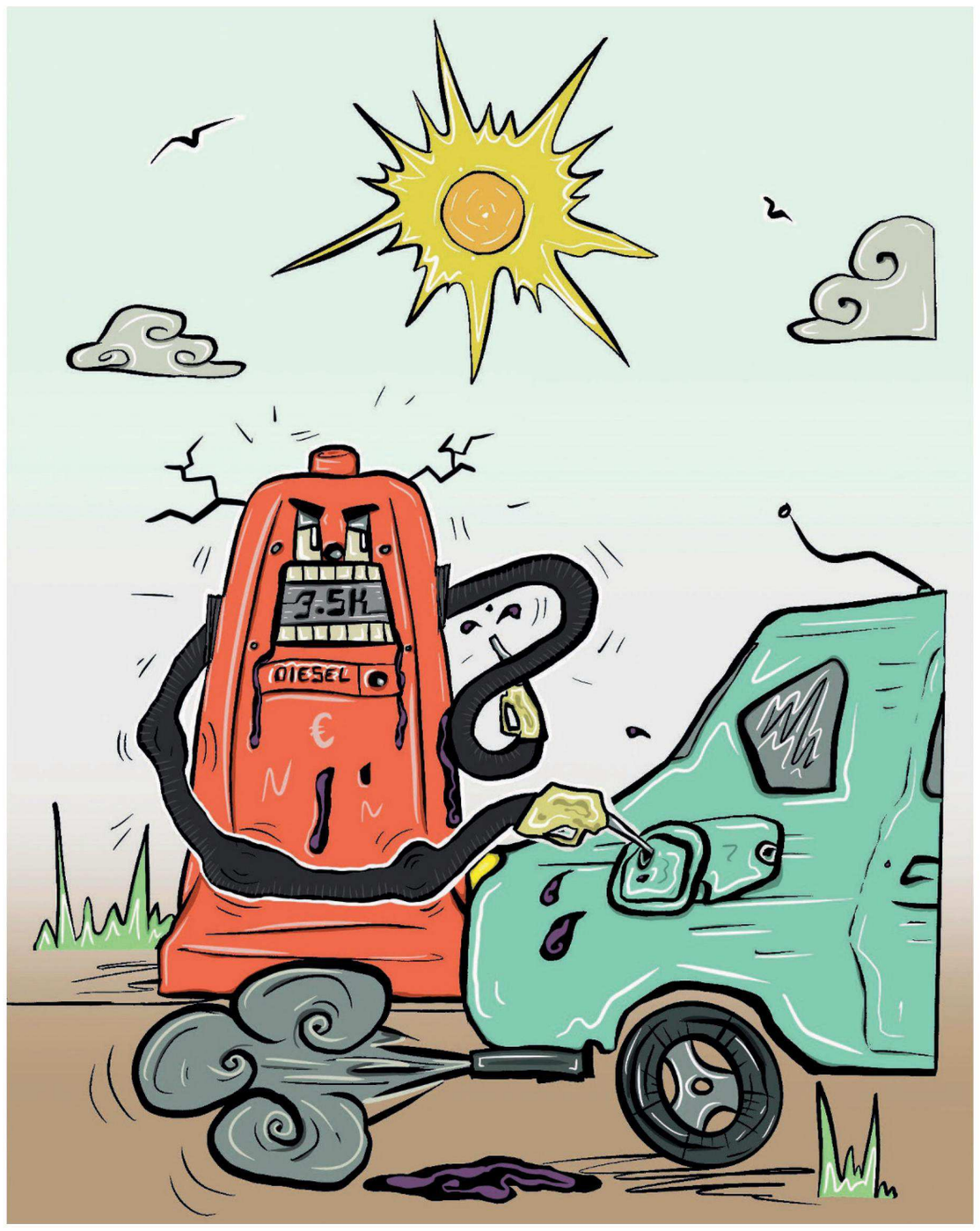
Provider	Account name	Min deposit	Interest rate	Rate	Contact
Beverley BS	Junior Cash Isa	£1	3.85%	Variable	branch or post
Leek BS	Junior Cash Isa	£1	3.85%	Variable	branch or post
Skipton BS	Junior Cash Isa	£1	3.8%	Variable	branch or post

Your Money Matters Holly Thomas

Fuel foul-up wasn't me, but Enterprise has charged £3.5k

Our consumer champion helps a car hire customer with an unfair fee and a widow's mystery gas bill

ILLUSTRATION: ALICIA COOPER



I rented a car for five days from Enterprise at Figueres in Spain during a family holiday in June. On the fourth day the car wouldn't start. Enterprise told me there was a common fault with the electrics and gave me a replacement. I returned it at the end of the booking and took a train to Barcelona for the next part of our trip. On arrival I noticed that Enterprise had debited €4,000 (£3,420) from my credit card.

I quickly spoke to Enterprise, which told me the charge was to repair the first car that broke down. It said this was caused by diesel being put into a petrol tank. I said I hadn't put any fuel in and that this could be verified from information in the car's interactive menu. I spoke to the Enterprise manager at Figueres and he concurred that the level of fuel remaining was commensurate with the distance we had travelled (220km). He promised to convey my message to the repair garage about verifying the kilometres travelled since the previous refill. On a subsequent phone call he told me the data had been wiped as the garage had opened the filler cap to check whether there was diesel in the tank.

I've sent many requests for evidence to support its decision to penalise me but Enterprise has stopped responding. How can it deduct an amount from my credit card with zero evidence? I would be grateful for your help.
Mark, Chester

HOLLY THOMAS WRITES

Unfair charges from hire car companies continue to plague customers – but the level of this deduction is higher than any I can recall. I can only imagine your horror in clocking this colossal charge.

Not only were you looking to receive a reimbursement for the £3,420, you were also keen to obtain compensation for the three days that were ruined in the final part of your holiday in Barcelona. Instead of enjoying the sights with your wife and teenage daughters, you were glued to your phone trying to get the charge removed. Aside from the worry of this unfair debt, the charge was taking up a large chunk of the credit card limit you needed for your holiday spending.

I contacted Enterprise on your behalf. It looked into the complaint – this time with a more proactive approach. After a far more thorough review of the case, Enterprise determined that the vehicle breakdown was not your responsibility and that the charge applied to your credit card should not have occurred.

I asked for an explanation and it stated that it was the repair shop that made the error, by initially pinning the blame for the damage on you.

Enterprise has agreed to refund the £3,420 and to pay compensation of £1,600, which includes a refund of the original hire charge of £452 and the cost of your hotel in Barcelona to acknowledge your spoilt trip.

You said: "I am very grateful for your help. It proved extremely difficult to be heard without you. This compensation means my family and I can go back to Barcelona and have an enjoyable time – as we should have had in the first place."

Enterprise said: "We sincerely regret the inconvenience and frustration Mark experienced following his rental in Spain. We have contacted him to apologise and confirm that the full €4,000 has been refunded. In recognition of the inconvenience he experienced, we have also refunded the cost of the rental and additional trip-related costs."

If you have a dispute with a car hire firm, first lodge a formal complaint. If it is not resolved and you paid by credit card, it's possible to raise a dispute using Section 75 of the Consumer Credit Act 1974. If you paid by debit card you can use the chargeback scheme through which your bank will try to reverse the payment to claim back your money.

You also have the option of making a claim on any insurance you took out with the hire car contract to recoup the charges. Failing that, you can contact the European Consumer Centres Network, which has a free service to help resolve disputes. If the firm still does not respond, the dispute can be taken to the British Vehicle Rental and Leasing Association (BVRLA) if the company is a member.

£1,584,321

The amount Your Money Matters has won back for readers of The Times and Sunday Times this year

CONTACT US

If you have a money problem that you would like the Sunday Times to investigate, email yourmoneymatters@thetimes.co.uk. Please include a phone number

MY MUM HAS NO GAS, SO WHY THE £174 BILL?

My elderly mother, a widow of 78, completed the purchase of a flat in September. The property had been fully converted to electric heating years earlier; the only gas fitting was a single pipe to the kitchen hob, capped off by her builder during a refit. The flat has had no gas supply since she moved in.

She was getting letters addressed to the household owner from Utility Warehouse. She called to close the gas account logged for her address but multiple departments, including the cancellations team, told her shutting off gas use was impossible without digging up pipes. The advice was to call Cadent, the regional gas distributor, which said that was not true and that Utility Warehouse simply needed to remove the meter, which was a free, routine job under Ofgem guidance.

The meter was finally removed in February this year. However, during a call someone in the cancellations department took my mother's name, then opened a new account assigning her customer status, without her knowledge or permission, so the bills kept coming. She complained and on May 6 the complaints team at Utility Warehouse wrote to her stating that it was an "absurd situation" and promising to set the final balance to zero, reflecting that no debt is owed.

That was more than two months ago and my mother is now being chased by a debt collection agency for £173.89. Neither she nor my late father have ever in their lives been contacted by a debt collector. It has cost her sleep and peace of mind over a debt that shouldn't exist. All she wants is for this to be brought to a close: the account formally and finally shut down, the £173.89 cancelled as it was never owed, and an apology for ten months of entirely avoidable stress which has been making her ill. We would appreciate your help.
Debra, Middlesex

HOLLY THOMAS WRITES

This is not the first time I have had to intervene when a utility company has instructed debt collectors to chase money from someone who owes them nothing. It's hard to fathom why it's so difficult to action the closure of an account in an instance such as this, where the company has confirmed that nothing is due.

This situation your mother has had to endure has been a complete shambles. She has been hounded for money to pay for gas she never used, on an account she never opened, that the supplier had themselves confirmed in writing should be zero.

Since moving in, the billing she has been sent has been chaotic. In February she was asked for £222.03 (with a supposed £455.31 overdue balance), only to be told in March that she was £590 in credit. By April she received a £81.05 charge for removing the meter – the same removal Cadent told you should be free – followed by another £114 bill in May.

I spoke to Utility Warehouse, which promised to put things right. It has since confirmed that the account is closed, the debt collectors have been told to stand down and it has taken steps to ensure that there are no credit report markers that may mean future negative impact. Utility Warehouse paid her £300 as a gesture of goodwill as well as sending a bouquet of flowers.

While this outcome is the right one, it doesn't excuse all these months of worry for her. Utility Warehouse said that was a combination of human error and technical errors that combined to create this situation.

Your mother said: "I cannot thank you enough for your help. The weight that has been lifted from my shoulders is immense."

Utility Warehouse said: "We're very sorry for the stress that this has caused your mother. We let her down and we're disappointed that our customer service hasn't reached our usual high standards.

"A member of our senior management has spoken to her to apologise personally and we hope that our goodwill gesture and flowers will go some way to making up for this."

If you are being chased for money you don't owe, you can write to the debt collection agency and raise a formal complaint. The charity National Debtline has an excellent template letter online which you can use. It quotes regulations and spells out your rights.

TIMES Events

Ben Macintyre on the untold story of The Cold War's most extraordinary spy

Don't miss this fascinating talk from multimillion-selling author and Times columnist **Ben Macintyre**, on his latest book *Redwood*. This extraordinary, untold story reveals how one man prevented a nuclear showdown between the United States and the Soviet Union, thwarting a secret Kremlin plot to overthrow Iran's fledgling Islamist regime.

As Iran finds itself gripped by conflict once more, Macintyre's latest masterpiece is a chillingly relevant must-read.

Thursday, October 29 | 7.30pm
St Mary's Church, Bryanston Square, London, W1H 1PQ

Book your tickets at **thetimes.com/events**

Ask Times Money

Will my child's inheritance go on care fees?

MAGNUS MACKAY FROM THORNTONS SOLICITORS

Q I've inherited a large sum and have written a deed of variation to divert half of it to my daughter, who is a resident of Spain, so she can buy a flat following her separation. Now I find that this could be treated as "deprivation of assets" when paying for care. That is not my intention, but I am worried in case a problem were to arise in the future. Is the deed of variation worth the paper it is written on?
Bill, Cheltenham

A A deed of variation can be a very effective tool in tax planning, but care funding is a different question.

Generally, when gifts are made to anyone who is not your spouse, your civil partner or a charity, their value will continue to form part of your estate for inheritance tax purposes unless you live for at least seven years afterwards.

A deed of variation allows a gift to be made without this barrier, by treating it as having come from the person who died, rather than from the person signing the deed. To secure this treatment, it is essential that the deed is signed within two years of the death.

No one can be forced to keep an inheritance, and a deed of variation allows inherited assets to be passed on without the usual (and potentially unfair) inheritance tax consequences of a seven-year gift. From that perspective, it is absolutely worthwhile. Deeds of variation are not, however, intended as a way to circumvent the rules about deliberate deprivation of capital. Those rules exist to catch transfers of property, cash, or other assets made with the intention of reducing what someone might later need to pay towards care.

The good news is that a transfer does not, on its own, amount to a deliberate deprivation. The relevant local authority or NHS agency must be able to demonstrate that a significant reason for the transfer was the avoidance of care costs. Generally, where such a transfer is carried out within six months of the requirement for residential care arising, the authority will have the power to send the care bills to the recipient of the gift.

Outside this period, there is no such express power, but a person can still be assessed as owning the asset that was gifted away and their contribution to their care will be calculated accordingly.

If there is no suggestion of you requiring residential care now, or in the foreseeable future, it would be easier to counter such an argument if it was ever made. The deed itself is unlikely to go into the reasons for the transfer but it could be very useful for the future if you had evidence of this, such as a document signed by you and your daughter, and witnessed, setting out the reason why you are making the gift.

Private care homes will usually need someone to prove they can pay for their care for a number of years before a place will be granted, so you should not lose sight of your own needs. It may be that the share of the inheritance you are keeping could be used to support you without having to consider your daughter's half at all. Specialist legal and financial advice should be taken on planning for your own future.

Magnus Mackay is a partner in the private client team at Thorntons

MONEY

FAME AND FORTUNE SHAZIA MIRZA

‘I was paid £10k in cash. The police thought I was a drug dealer’

The comedian hid from her student landlord but has had big paydays in Singapore and on Swiss TV, although surviving Bear Grylls’s island wasn’t worth the money, she tells *John Wright*

Shazia Mirza enjoyed lunch at the Grand-Hôtel du Cap-Ferrat. She appeared on Celebrity MasterChef, below, in 2023

Shazia Mirza is a stand-up comedian and writer whose TV and radio appearances include *Would I Lie To You?*, *Have I Got News for You*, *QI* and *The Jonathan Ross Show*. Her comedy shows have toured the world and last year she headlined the female-only halal tour *Comedy Queens* three times. She lives in Belsize Park, north London, with her husband, Khalid.

What was your first job?
I worked at McDonald’s when I was 16, then Baskin-Robbins in Birmingham from 17 to 20. But I’ve never been a good employee at any job, which is why I’m a comedian now. I was fun to work with. I don’t know what the customers would say.

Then I was at Manchester University studying biochemistry. While there I worked in C&A on Saturdays and at Manchester City Football Club as a waitress in their hospitality lounge.

Are you a saver or a spender?
Saver. I grew up poor so we didn’t have much money. But my mother and father always had this thing about saving for a rainy day for important things like a house, car or your education. So I grew up saving: aged eight I had a Lloyds Black Horse piggy bank. Then, as we’re Muslim, my dad bought me a halal piggy bank – the shape of the pig without the face. Saving was instilled in us.

We never went on holiday because my parents were immigrants who thought: “There’s no need for holidays. We came here to work and better ourselves.” We did go on holiday once to Cardigan Bay in Wales but they couldn’t cope. They thought, we’re Asian people, we don’t do camping. It was like being back in Pakistan. And buying new designer clothes was a waste of money: I’d hear a lot of that. My most dramatic saving was for my first house.

Are you better off than your parents?
Yeah. They came from Pakistan with nothing in the 1960s. They wanted their five children to be successful, so everything went into our education. My mum was a teacher, my dad owned a cash and carry, car lots and warehouses. He wasn’t very good at business. We called him the Pakistani Arthur Daley and he thought it was a compliment. They came to Britain because he had brothers here who *were* good at business. When I got the part in *EastEnders* as a consultant paediatrician, their dream came true. My parents went round telling people: “My daughter is finally a doctor.”

Have you ever struggled to make ends meet?
A lot. When I was a student – three of us at the same time – my parents had to support us and I was always struggling. So I had three jobs while at university, including Baskin-Robbins in the holidays. And when I graduated I was teaching while doing my PGCE (postgraduate certificate in education) and tutoring to get money as well.

At uni the rent was £50 a week and we were always late because we didn’t have the money. I wanted to have fun so I spent it on going out. The landlord would knock at the door and we’d hide under the beds, escape through the back door or say we were really ill. He was annoyed. Although £50 doesn’t sound like a lot, when you’re a student having to buy your food and travel, it was hard. And we were always taking out student loans. The interest wasn’t huge and I did end up paying them off when I started science teaching.

When did you first feel wealthy?
When I first bought a house at 25. I always feel I can be wealthier, that I have the potential to make more money. My best paid show was a seven-minute gig on Swiss Television in 2007 for £25,000. I did an advert in 2020 for Tena Lady for women’s incontinence, paid about £20,000 all up and it was ongoing.

I once did a 25-minute gig in Singapore for ten grand. The promoter decided to pay me the Singapore dollar equivalent in cash at 2am in a car park behind the Three Floors of Whores venue: wads of cash from a suitcase when the police turn up and ask if I’m a drug dealer or hooker.

I said: “Neither. I’m a comedian.” They said: “Prove it.” This promoter said to me: “Go on, do five minutes for them.” I was about to when they said: “No. Evidence or we arrest you.”

Posters from his car proved I’d done the show at the Esplanade Theatre, which they rang to check. Then, carrying it through Heathrow airport, seeing signs saying anything over £2,000 had to be declared, I was wetting myself, although my manager knows it’s gone through the books.

> **My dad wasn’t good at business, we called him the Pakistani Arthur Daley**

Do you invest in shares?
Never.

What was your best business decision?
Buying a property: a Walthamstow maisonette for £89,000 when I started teaching, which I couldn’t afford to live in. After scraping together the deposit, after two months I couldn’t afford to pay the mortgage so I rented it out and went to live somewhere in a room very cheaply. I sold it two years ago for £300,000.

Your worst business decision?
I haven’t made any terrible ones because I never think of the money. It’s always will I enjoy this? I did *Celebrity Island with Bear Grylls* in 2017, where he drops celebrities off on an island for a month with no food or mobile phones, just in the clothes we were wearing, and we had to survive in Panama in boiling heat.

We were paid in the thousands but everyone said we should’ve got paid more because it was so difficult and awful. I did it because being able to survive on a desert island with ten people you don’t know makes you realise what you’re capable of: I did all the fishing, kept everybody alive; we built shelter, got food. We were foraging. We killed a crocodile and a stingray and cooked them. Not everybody survived till the end but I did. After that I realised I can probably survive anything.

What’s your money weakness?
I love to eat good food. When I’m in the south of France I’ve been to amazing restaurants for lunch, like the Grand-Hôtel du Cap-Ferrat. The most I’ve spent on a restaurant meal is €1,000. There were ten of us and the bill came to €10,000.

I’ve also spent a lot on cars, buying lots over the years which haven’t lasted long. Or I’ve run them into the ground. I had a Peugeot 106, Peugeot 206, both useless. The best car I’ve bought was a red 1972 two-door convertible Mercedes in amazing condition for £5,000 that lasted me ten years.

What lesson have you learnt about money?
That the more you give, the more you get. If you give to charity or other people I don’t feel that ever really decreases your wealth. It increases it. I’m Muslim so it’s part of our religion to give part of your wealth away to help the poor, whatever you earn.

Comedy is not that well paid. There was a time when it was booming from gigs all over the world but the clubs aren’t there any more. I was just clever with money without having any. Once you’re on the property ladder, you’re in. I had no money at 25 but banks gave you the opportunity if you were young, had a steady job, even though I wasn’t getting much.

How much did you earn last year?
I don’t know because I haven’t done my tax return yet. Also I don’t like to look at it.

What is better for retirement, property or pension?
Property. I don’t have a private pension but I have security in property. My husband’s my retirement plan. That’s what they’re there for.

What if you won the lottery?
I’d probably give half away to charities. With the other half I’d help my family and use some of it to make more money. I’d either buy properties and rent them out or buy a business to maximise the use of that money.

What’s your best investment?
Property again. When I started comedy I bought a house in Muswell Hill in 2008 for £250,000 which I lived in but since sold for a profit, which in 2021 allowed me to buy my Belsize Park flat for over £500,000.

The Muswell Hill house was bought with touring earnings from the Far East and Middle East, where you could get a lot of money because comedy was new to them. I’d go three to four times a year, sometimes just for a gig if it was a lot of money. Some gigs £2,000, some £5,000. I did India many times. In Pakistan I did a sold out Gaddafi Stadium to 2,000 people. Two days later a suicide bomber blew it up. I hope it wasn’t my act.

Shazia Mirza is touring later this year, dates to be announced next month: shazia-mirza.com

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ASK TIMES MONEY

We have an army of experts at your disposal to answer your money questions. Submit your queries to askmoney@thetimes.com. You will also find answers to new financial dilemmas in the Money pages and online each week

August 2, 2026

THE SUNDAY TIMES
Home

Coasts with the most

The best places to live by the sea for schools, swimming and salty breezes **6**

Plus The 'spaceship' house in suburbia **8** The locals saving their local **10** Andrew Neil's doggy trio **13**

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Home

Making moves

House of the week

DEVON £2.25M

Elstow is a five-bedroom house with a river view in the South Hams village of Newton Ferrers, ten miles from Plymouth. The open-plan kitchen/dining room has a roof lantern and bifold doors onto a terrace with steps down to a swimming pool, which is heated by an air source heat pump. The lower ground floor has an annexe, and there are 0.75 acres of terraced gardens and a pool changing room. **knightfrank.co.uk**

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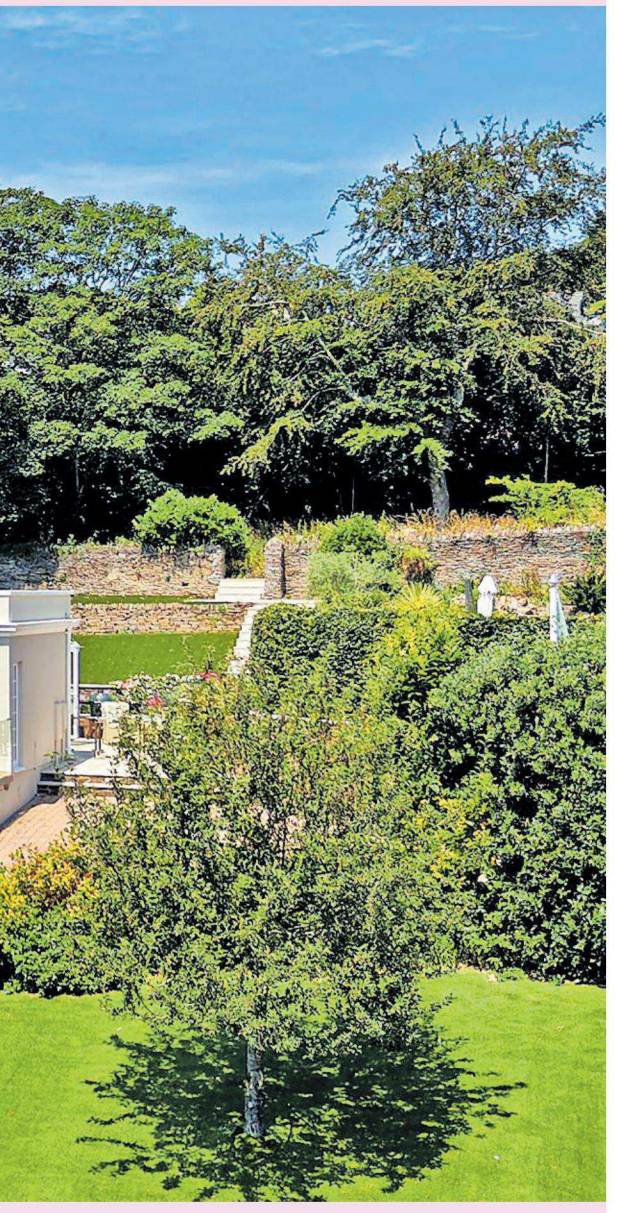
TIMES Holidays

The best of this week's property on sale



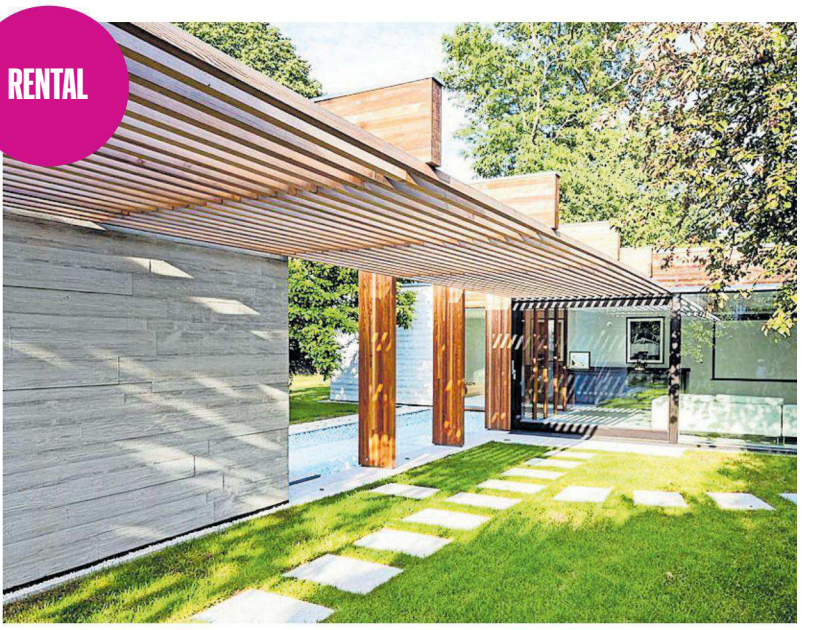
COVER: NATHANIEL NOIR/ALAMY P2-3: PROPERTYPHOTOGRAPHIC, SQUARE FOOT

BUCKINGHAMSHIRE £3.5M
The Old Rectory is a grade II listed Georgian house near Milton Keynes with seven bedrooms, a cinema room and gym. Outside, there is 1.8 acres and 3,000 sq ft of outbuildings. **michaelgraham.co.uk**

ESSEX £1.8M
Valentine's is an upside-down house, with five bedrooms on the ground floor. Gardens wrap around the property, which is a 15-minute drive from Saffron Walden. **themodernhouse.com**

ABERDEENSHIRE 0/0 £700,000
Five-bedroom Drambeel Lodge is ideal for a horse-lover. Set in four acres 15 miles from Aberdeen, it has six stables, paddocks, an arena and a purpose-built stable block. **galbraithgroup.com**

RENTAL



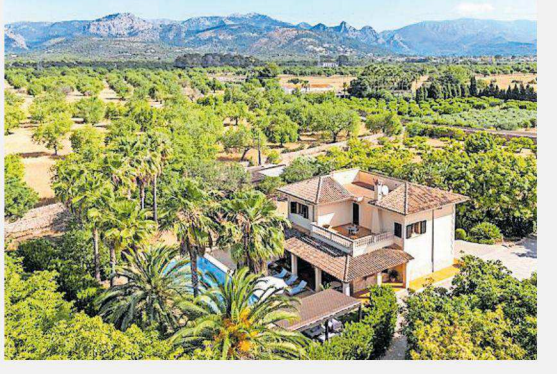
LONDON KT2 £14,000 PCM
In Kingston, southwest London, Warren Cottage has six bedrooms and more than 4,000 sq ft of space. A vast modern extension includes an open-plan kitchen with double-height ceilings and a glass roof. **knightfrank.co.uk**

NORFOLK £1.15M
Alice House is a Georgian red-brick property near the village green in chichi Burnham Market. This grade II listed family home has three bedrooms, original panel shutters and views of All Saints Church. **sowerbys.com**

International

GREECE €8.7M
Inspired by *The Odyssey*? Villa Miranda is a new seven-bedroom villa in the Costa Navarino neighbourhood at Navarino Dunes in Messinia, in the southwestern Peloponnese region. The house is 120m from the beach with spectacular views of the Ionian Sea. It has been designed across a single level with an emphasis on open-plan living for parties in the Greek summer sun. Outside there are landscaped gardens and an infinity pool, plus parking for two cars and a golf cart. There is a separate one-bedroom house for guests. **costanavarino.com**

GERMANY €775,000
This seven-bedroom villa has a heated indoor pool and extensive grounds including a swimming pond, a fountain and a garage. It is in the town of Mansfeld, 40km from the city of Halle. **leadingre.com**



SPAIN €1.85M
On the edge of Palma, Mallorca, this estate has an avocado plantation generating €2,000 a month. The house was built in 1991 and has four bedrooms, three bathrooms and an outdoor pool. **ev-mallorca.com**

Home

THE TWO ROBS

Your questions on being a landlord and investing in property answered

WILL THE GOVERNMENT START TAKING RENTAL TAX FROM MY SALARY?

Q I earn £48,000 working for the NHS and receive £55,000 a year in rent from three properties I've owned for a long time, but after mortgage interest and other costs I keep less than £10,000. HMRC has told me to start filing quarterly through Making Tax Digital, and I've heard my rental tax could eventually be taken monthly from my salary too. Could my take-home pay suddenly drop based on a good previous year, even if I've had higher costs or lost rent this year?
Barney, Nottinghamshire

A There are two things going on here: one happening now, but merely administrative, and another that would involve more frequent tax payments but isn't due to come into effect until 2029.

The former is what you've already been told to comply with: Making Tax Digital. This is a drive to "simplify" tax by making you report your numbers five times per year rather than once. You'll need to file digitally every quarter using a compatible piece of software, but not actually make any payments: you'll still make your final return annually, which will determine what you need to pay. As is the case now, this annual return will determine the two "payments on account" you'll make for the next year.

As you have rental income of more than £50,000, you've been brought into scope since April – with the threshold being reduced over the next few years until, from April 2028, anyone with more than £20,000 of gross income from property or self-employment will be brought into the scheme. This means that you should get yourself set up for quarterly reporting now or speak to your accountant about it, because the first quarterly update deadline is in a week on August 7.

Even with Making Tax Digital's enhanced reporting requirements, rental income is still largely separate from employment income: HMRC can already collect some rental tax through your tax code, but most landlords with substantial liabilities continue to settle them separately through self-assessment. The planned change to this is what's concerning you, and understandably so: tax on your projected rental profits could be taken from your salary monthly, even if you've had costly repairs or periods without income.

The government plans to put this in place from April 2029 and a consultation about the plans closes on August 4. But many details still aren't known. The consultation addresses your concern that one profitable year could give you artificially high deductions from salary the next by saying that there will be a mechanism to update the forecast if circumstances change. There's no detail yet on what that mechanism will be, but it will almost certainly exist in some form.

As this isn't due to come into effect until 2029, it's something to monitor but not get overly concerned about yet. The implementation of Making Tax Digital itself was delayed by countless years, so there's no guarantee it will happen on schedule and as details emerge it will probably start to seem less alarming.

You're the type of landlord who has been hit particularly hard by the changes of the past decade, not least the inability to deduct your mortgage interest as a pre-tax cost. With most of your basic-rate band used up by your NHS income, much of the profit HMRC calculates from your properties is currently taxed at 40 per cent (rising to 42 per cent from April 2027) while your mortgage interest attracts relief at only 20 per cent (rising to 22 per cent). That mismatch can produce a high effective tax rate on your rental income, possibly wiping out all of your cash profit, depending on how much of your costs is interest. If you were to retire and no longer have the NHS salary, more of your rental income could fall within the basic-rate band and the tax burden on your rentals would be much lighter.

This has put you in a position where your profits are thin: £10,000 from three properties gives you little margin to absorb unexpected costs and your income tax bill will reduce or could eliminate what remains. As you've held the properties for a long time you may have a hefty capital gains tax bill if you sell, and moving them into a company to sidestep mortgage interest deductibility usually comes with significant costs. Even if the monthly deduction of tax turns out not to be a concern, this could be a useful prompt to consider your longer term plans: you might decide that these properties still have their place, but it's better to test that assumption than keep holding just because you've owned them for a long time.

Rob Dix and Rob Bence present The Property Podcast

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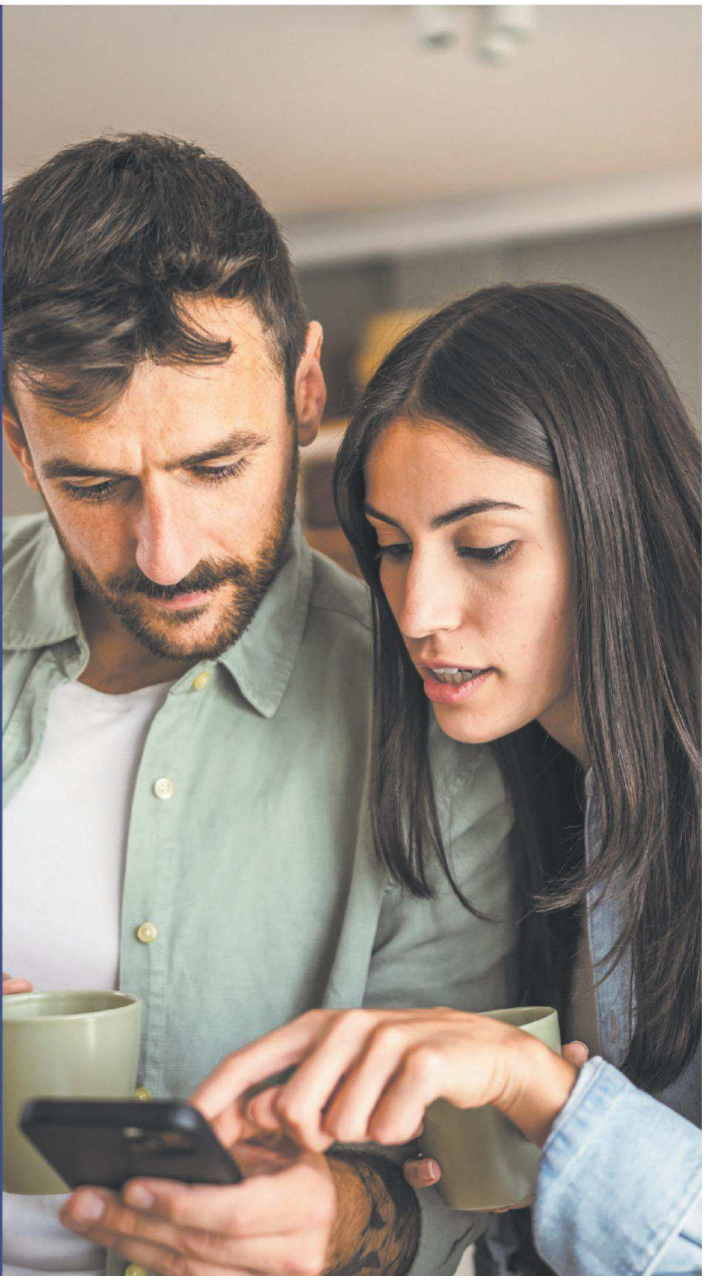

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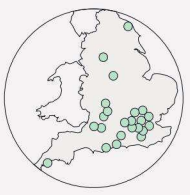

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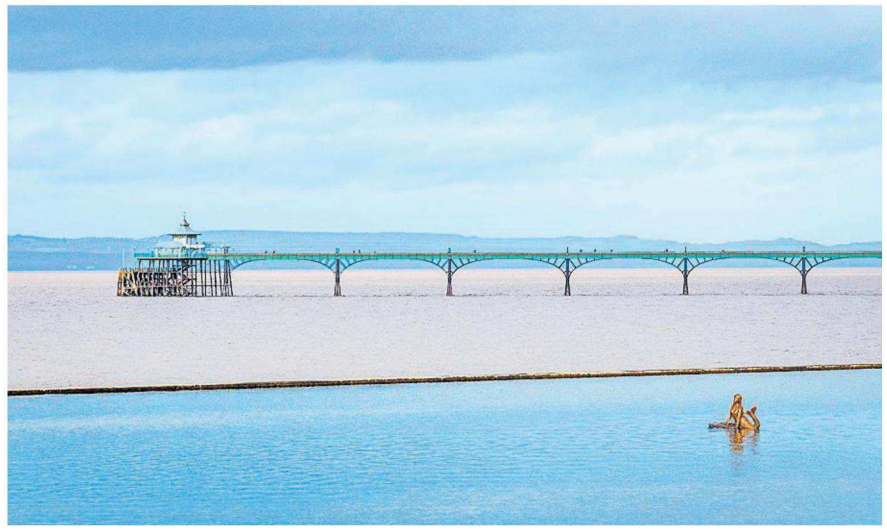
Best places to live by the sea

Yearning for salt air? From laid-back Troon to wild Penzance, we select the top coastal locations to keep the holiday feeling all year. By *Tim Palmer*



Main picture: Anglesey, where Jodie and Jordan Rogers moved to with their son, inset right. Far right: Arnside, Cumbria. Right: Clevedon, Somerset. Below: Lymington, Hampshire

There's a reason we head for the coast when we need a break from the daily grind. Jodie Rogers, 31, made the move from landlocked Nottinghamshire to Anglesey in north Wales last year, and hasn't looked back.

"We were spending all our weekends seeking things that could be on our doorstep – the beach, nature and a slower pace," says Rogers, a writer who runs the Slower Space community on Substack. She is renting a house near Rhosneigr with her husband, Jordan, and one-year-old son while they decide where on the island to make their home.

"There's much more of a relaxed way of life here. Everyone makes the most of their leisure time, always making the effort to go to the beach or for a walk or to enjoy the wildlife. It's fabulous to have somewhere so close to the house that's safe for an after-work swim."

We have scoured our island nation and selected our top seaside locations that are great places to live. To make the list they have to have something to offer in every season, with the communities, connections and practicalities that will keep the holiday feeling alive all year.

There's something on our list to suit most budgets, too, with an average house price for each location provided by Savills estate agency using Land Registry data.

Now all you have to do is decide where you want to live.

TROON, SOUTH AYRSHIRE

Welcome to the land of the "good walk spoiled". Golf dominates the leisure scene in this gentle town, with six courses on offer including the invitation-only Royal Troon, where rolling sand dunes provide a natural boundary. Here, at low tide, the sand stretches out, allowing paddling, rock pooling and games other than the one involving 18 holes. It was the arrival of one of Scotland's first railways that supercharged the seaside resort – there's plenty of Victorian property to choose from – and its appeal is the same today: uncrowded beaches, wondrous sunsets and views across the Firth of Clyde. The 45-minute journey to Glasgow makes Troon – and nearby, livelier Ayr – commutable.

Average house price £242,700

ABERAERON, CEREDIGION

As well as spotting bottlenose dolphins in Cardigan Bay, buyers may now be able to spot a bargain in this popular resort with its picturesque harbour, postcard-perfect pastel Georgian architecture and a foodie scene to whet any appetite. "With prices so slow and stock at record levels, this is one of the best times to buy in west Wales in a decade," says Nigel Salmon, managing director of Fine & Country estate agency.

For all 25 places visit thetimes.co.uk

Head to the wide pebble and shingle shore for fresh sea-breeze walks along the coastal path, or join the sailing set in the revamped marina. Aberystwyth is a half-hour drive away.

Average house price £248,800

BALLYCASTLE, CO ANTRIM

A beautiful beach town with a big, beating heart, an old-school independent high street and a fabulous dining scene, Ballycastle was named the best place to live in Northern Ireland 2026. If the croissants from Ursa Minor don't get you, the views from the beach of Rathlin Island and the Mull of Kintyre will. The town comes to life during the Ould Lammas Fair in August, when tens of thousands of visitors come to eat dulse (seaweed) and yellowman (local honeycomb) and have a wild time. But there's plenty of life all year round, with pubs such as the House of McDonnell and the Boyd Arms, a club for every sport and the new venue Yarn.

Average house price £250,400

(Source: Propertypal)

SALTBURN-BY-THE-SEA, NORTH YORKSHIRE

Towering cliffs keep surf and turf apart in Yorkshire's most charming seaside resort. (Sorry, Whitby.) When the weather (inevitably) turns unfriendly or you tire of beachfront saunas, catching waves,

admiring the view from the pier or strolling on the sand, Britain's last water-balanced cliff lift will whisk you up, up and away to the town centre. Saltburn has been revitalised since the pandemic and is now a bustling place full of enviable independent shops and cafés. Everything is walkable and there is a reliable choice of schools and homes, but you will have to compete to purchase a house in one of the popular Victorian "jewel streets" (Emerald, Diamond, Pearl etc), which were designed to give as many as possible a sea view.
Average house price £250,800

ANGLESEY

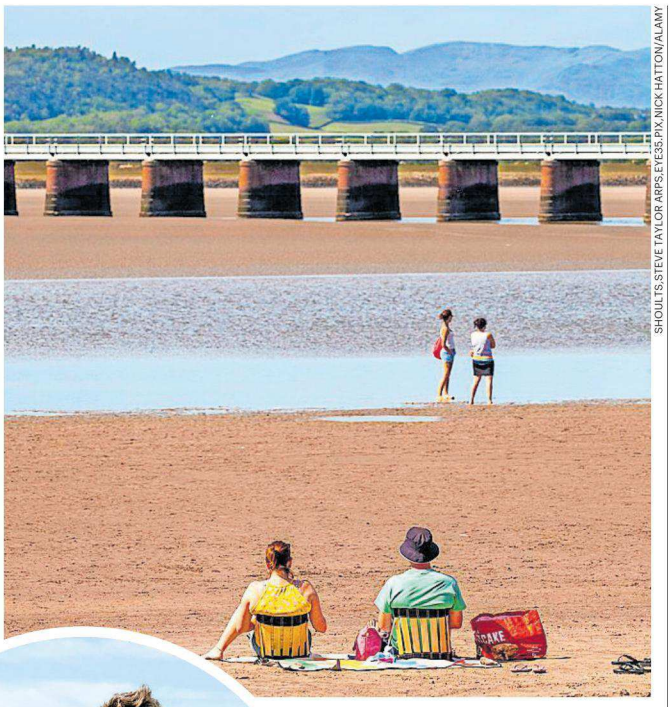
Live on Anglesey and you will be surrounded by 125 miles of coast and the most sumptuous seaside scenery the UK has to offer. This is a place where everyone has a secret spot away from the busy holiday crowds to swim or watch the porpoises and seabirds and to admire the jagged backdrop of Snowdonia. Ynys Mon may be an island, but it is big and well connected enough not to feel cut off. Choose from arty Beaumaris, lively Menai Bridge with its top restaurants – and the island's only Waitrose – or a hearty village such as Trearddur Bay or Aberffraw. You'll want to at least try to learn Welsh to be polite, and so you can join the *sgwrsio* (chat) in the pubs, village halls and beach saunas.
Average house price £258,900

PENZANCE, CORNWALL

There's a wildness and mystery about Penzance that's a bracing contrast to Cornwall's holiday hotspots. It's a salty town, full of drama and always up close and personal with the elements. The views across Mount's Bay are stunning, and many of the nearby beaches – such as Sennen Cove, Porthcurno and Nanjizal – are magical. The close-knit community comes to the fore during the Montol (winter) and Golowan (summer) solstice festivals, and the fight to restore the Jubilee Pool. There are trains to London, including a sleeper service, manageable house prices, and an ever-improving collection of shops, restaurants and pubs.
Average house price £280,000

ST LEONARDS-ON-SEA, EAST SUSSEX

Whether you regard this side of the pier as the best bit of Hastings or a place in its own right, St Leonards is as good an example of seaside regeneration as you'll find. Fascinating architecture, lots of art, a lively music scene and the Kino-Teatr, a cool cinema and gallery arts centre, mean you'll never be bored. There's a growing number of zeitgeisty places to eat and drink (Goat Ledge, the Heist street food market, Twisted Bunny), or you can browse for antiques and goodies at Sunless, Pitch or Twisted King. That St Lens is also south-facing and has some of the UK's sunniest weather means the shingle beaches and elegant Victorian houses are drawing more attention than ever before.
Average house price £281,000



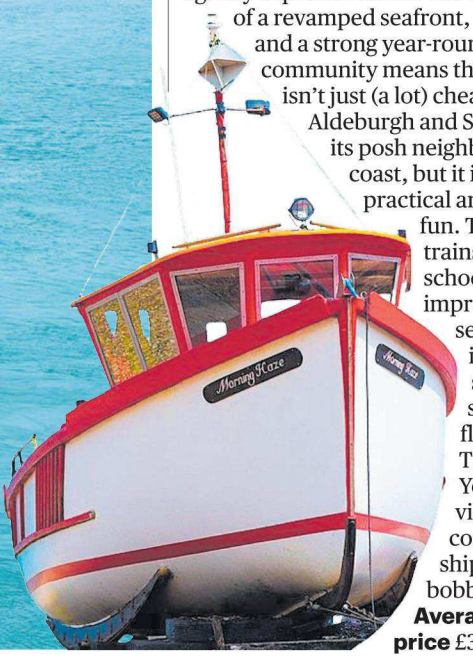
SHOULTS, STEVE TAYLOR ARPS, EYE35.PIX, NICK HATTON/ALAMY

DUNBAR, EAST LOTHIAN

North Berwick will always take pride of place on the East Lothian coast with its Sunday Times title of Best Place to Live in the UK 2024. But high levels of interest have led to high house prices, so look east to the handsome old harbour town of Dunbar, which has slightly faster rail services to Edinburgh. Home to the famous Belhaven Brewery, Dunbar has one of Scotland's driest, sunniest climates. The town has a decent high street with useful independent shops including a community-owned bakery, plus popular state and private schools – and the life-enhancing essentials – surfing, kitesurfing, beaches and easy access to the hiking trails of the Southern Upland and John Muir Ways.
Average house price £299,500

FELIXSTOWE, SUFFOLK

There will be many who scoff – we can hear you – but Britain's busiest port town is a "destination address" according to Tom Orford, the head of Savills estate agency's Ipswich office. The combination of a revamped seafront, golf, sailing and a strong year-round community means that Felixstowe isn't just (a lot) cheaper than Aldeburgh and Southwold, its posh neighbours up the coast, but it is also more practical and more fun. There are trains and good schools, an ever-improving selection of independent shops and a sandy blue-flag beach. The snag? Your sea view is more container ships than bobbing boats.
Average house price £320,500



> **House prices have settled as the pandemic premium has faded**

DEAL, KENT

The sweetest spot on the Kent coast, the ancient Cinque Port of pastel-painted cottages has settled into a dual role as weekend bolt hole for London's arty design crowd and down-to-earth refuge for community-minded locals, who keep the traditional pubs buzzing and clean up the huge pebble beach. Transport connections are good – trains to London take 90 minutes – and the high street is a cracker, catering to both crowds. Galleries, curated homeware shops and cocktail bars sit alongside traditional butchers, fishmongers, greengrocers and chippies.
Average house price £333,000

ARNSIDE, CUMBRIA

There is only one thing better than a sea view, and that's an estuary view. Few are as magnificent as the one in Arnside, across the wooded shoreline of the Kent estuary to the Lakeland fells, with its ever-changing spectacle of glowing sands, sparkling water and abundant visiting wildlife. The racing tide means that you need to be cautious even when you are paddling, but there are plenty of coastal pleasures to be had, from boating with the sociable sailing club to eating fish and chips on the pier. The underrated city of Lancaster is about 20 minutes away by train, and there are all kinds of clubs and classes at the Arnside Educational Institute, a turbocharged village hall.
Average house price £340,000

PARKGATE, CHESHIRE

You might struggle to build a sandcastle or to take a dip in this corner of the Wirral, but the views are magical and the vibe is pure seaside. This is where Cheshire folk can be spotted eating ice creams or tucking into fish and chips on the benches dotted along the Parade as the sun sets. Dogs are a big part of life here. You'll find them, after a walk along the shore or the Wirral Way, with their owners at the Elephant Lounge, the bar/café/pizza joint that's the social hub of the village. For everything else, nearby town of Neston has trains, sports facilities, a supermarket and secondary schools.
Average house price £340,500

CLEVEDON, SOMERSET

You could easily mistake Clevedon's tree-lined avenues of Victorian villas for one of Bristol's smarter suburbs, but instead of Brizzle's traffic fumes and litter-strewn streets, here you'll breathe fresh, briny air and gaze on stunning sunsets and an elegant pier. Your best bet for a swim is Clevedon Marine Lake, lovingly tended by volunteers. There are some interesting shops in the Hill Road area, a Curzon cinema, and with Bristol a half-hour drive away, you're not far from a wave of urban creativity and culture.
Average house price £398,000

LYMINGTON, HAMPSHIRE

Ahoy! Lymington is heaven for serious sailors, but this sophisticated market town has something for everyone. House prices have settled as the pandemic premium has faded and Lymington has beaches, the country's oldest saltwater lido, a spectacular sea wall for a dog walk or a jog, and the New Forest on the doorstep for wilder wandering. The town itself is full of smart shops and restaurants – head for the Haven for oysters with a view – and the schools are popular. London is a 90-minute train journey from nearby Brockenhurst.
Average house price £537,000

Home

Suburban sci-fi

Amid 1930s terraces in Zone 4 you'll find a futuristic 'bat cave' designed by an architect for his family. By *Hugh Graham*

In a sea of 1930s terraces, Station Lodge stands out from the crowd. With its aerodynamic shape, jet-black mass and orange platform, it resembles a spaceship hovering above suburban Motspur Park, southwest London.

Viewed from above, it seems to loom over the neighbourhood. In fact when approached from the street, it is invisible – you can only catch a glimpse of the house through a narrow gap between two terraces. It is nevertheless a local curiosity, according to its owner and designer, the architect Andrei Saltykov.

"People would ask the builders, 'What are you building here, a library, a recording studio?' Because obviously it doesn't look like a house," Saltykov says.

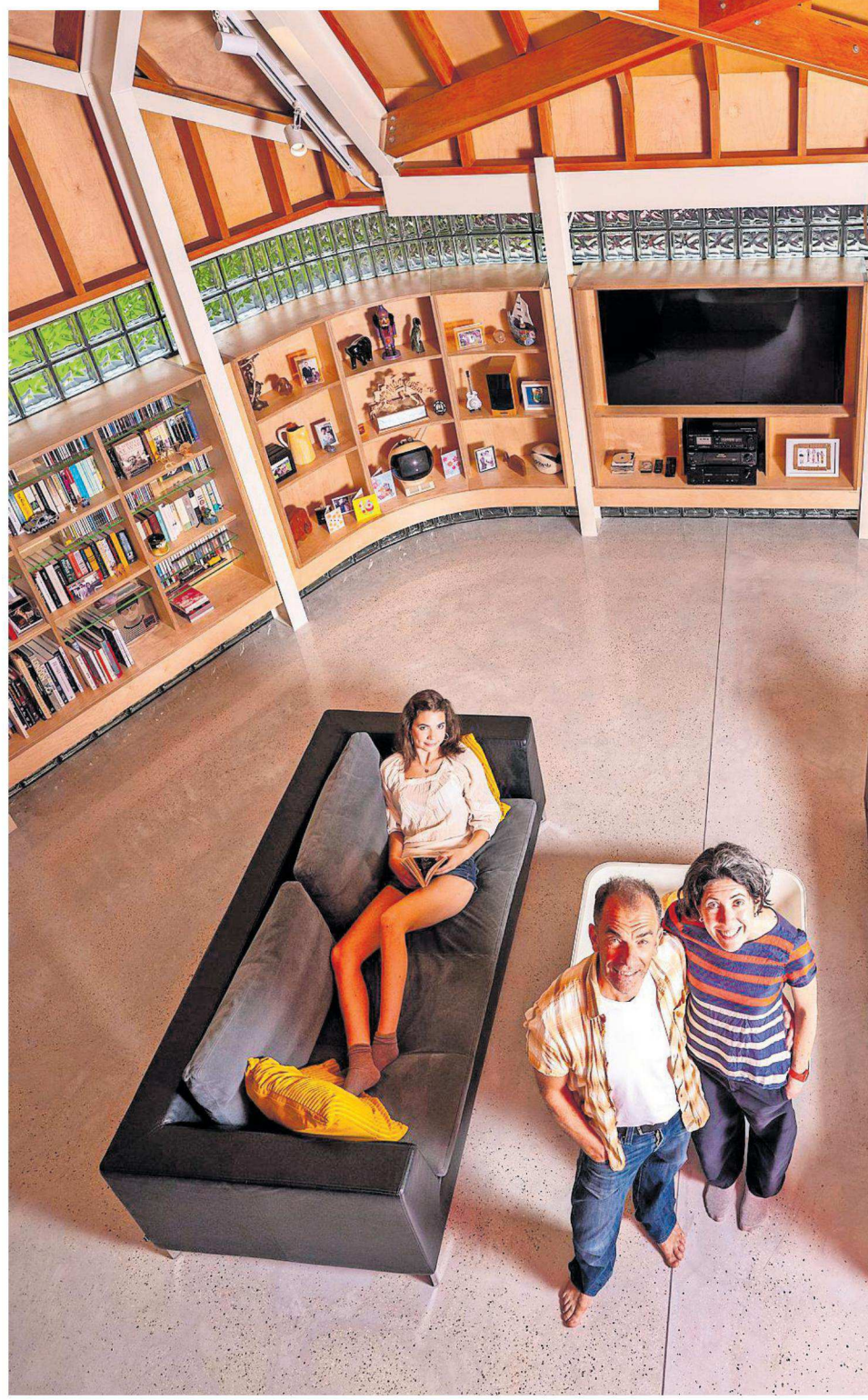
"Passersby always do a double take," adds Siwan, his wife.

Mysterious from the outside, with hardly any windows at the front, the house is like the Tardis inside. There is a jaw-dropping three-storey living room overlooked by two levels of mezzanines and a showstopping high-tech ceiling, with steel beams, timber cross bracing and joists left exposed, an influence from Saltykov's days working for Richard Rogers. One of his clients compared his living room to the Pompidou Centre, the famously expressive inside-out building in Paris.

The prefab steel staircase, for example, is painted an eye-catching shade of fluorescent red. "I like to highlight things in the building that give you structure or circulation and create some splash with colour," says Saltykov, 52, who previously worked on Heathrow Terminal 5, Madrid's Barajas airport and the International Towers in Sydney.

The four bedrooms are on the first floor, off a mezzanine, and the top floor has a large study and family room that opens onto a roof terrace with an unorthodox view: the railway station platform of Motspur Park. Saltykov has been known to wave and converse with passengers on the platform who are intrigued by the building. Siwan says exchanges are always very good-natured.

"People are surprised when they get off the train because it's a very suburban area," she says. "And you're having a drink one evening and people are like, 'Is this a house?' Because if you're coming on the train and it's all commuter land, you're like, what's that big black bat cave? People are curious."



Andrei Saltykov with his wife, Siwan, and daughters, Inessa, left, and Gina, in their home. Above and top right: the house's exterior, with the large window at the top

Saltykov didn't set out to build a wacky house overlooking a train platform but in 2020 the family had outgrown their house in Wimbledon. Their two daughters, Gina and Inessa, were soon to enter secondary school. Saltykov had been looking for land for a client and an advert for a site for sale with seven rental garages popped up on his algorithm. It was in Motspur Park, where his daughters played football. Saltykov was intrigued. "Plus an architect always wants to build a house," he says.

LIVING NEXT TO A TRAIN TRACK

The garage site was awkward, however. A triangular shape, it's hemmed in by the railway track, the terraced houses and a substation with a right of way for energy crews. The site was narrow at the entrance so it made no sense for Saltykov to build the house there. For one thing, it would block the light passing through to the neighbours' gardens. He would have more room if he built at the back of the site, right beside the railway track, and set the garden at the front. But placing windows at the back of the property would mean there would be no privacy from the train platform. Similarly, any windows at the front of the house would overlook the gardens of the terraced houses.

No wonder the site had been for sale for such a long time. Most developers would run a mile. "But they miss the opportunity," Saltykov says. "I love constraints. I take advantage of them."

His solution? The conventional part of the floorplan is a straight line of rooms against the railway tracks at the rear. For privacy from the train platform, the bedrooms only have side windows, which look onto the train tracks. But the lack of windows meant he needed a view of something, so he made an internal one: mezzanines overlooking the vast atrium-style living room at the front. "To compensate for the absence of view, I made volume."

LETTING THE LIGHT IN

So how does the light get in? There is a very large window at the top of the house. The light spills into the second-floor study, over the mezzanine and down into the living room. At the front of the house, which is at ground level, light enters from two ribbons of glass bricks, which are frosted to prevent overlooking neighbours.

The unconventional roof was not a design gimmick. Its form is purely functional: the long angled slope avoids blocking the neighbours' light; the black aluminium hides train dirt; the angular ribbed design funnels rainwater into a French drain on the ground as Saltykov did not want gutters.

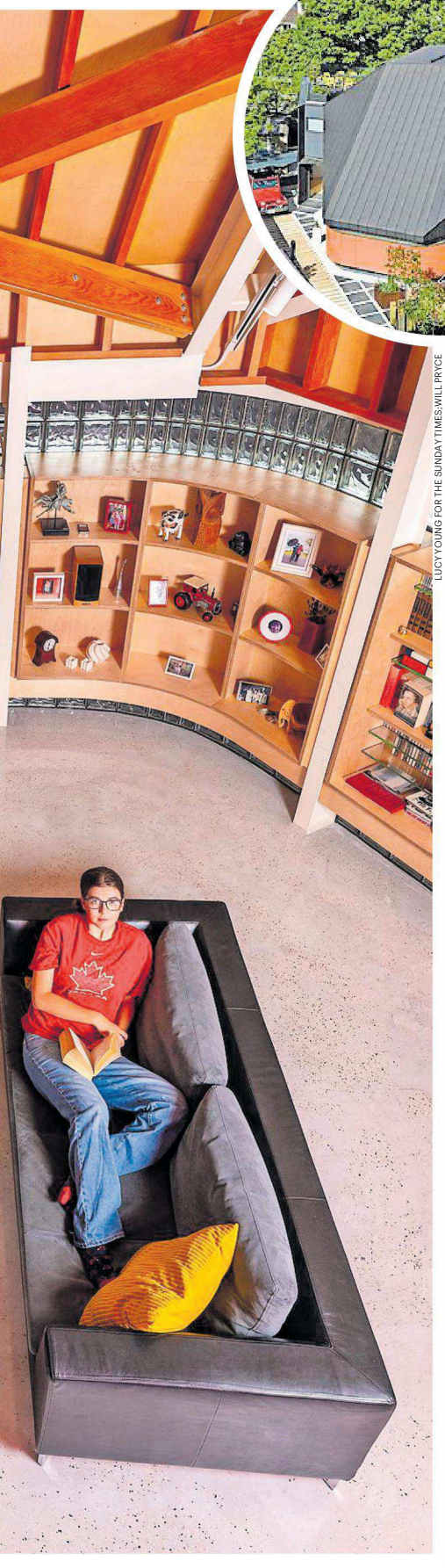
> "People ask, 'What's that big black bat cave?' They're curious

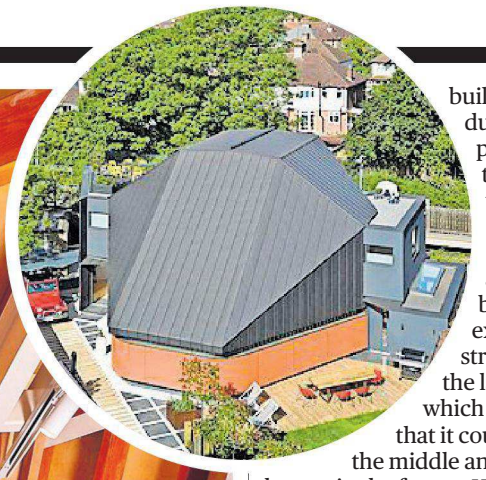
You would think that living next to a railway track would be noisy, but in my 90 minutes at the property I heard no trains. That's thanks to the installation of triple-glazed windows, thick blockwork and reams of insulation. Fresh air comes courtesy of a mechanical heat ventilation recovery system.

The kitchen does have a long picture window facing the railway line but it is shielded by a concrete panel wall recycled from the site's old garages.

The industrial design has the potential to feel cold and clinical but Saltykov has softened the aesthetic with a wraparound birch ply bookcase that hugs the living room. Siwan's Welsh art collection warms things even further and the exposed beams also liven things up. "It would be pretty awful if it were just a white ceiling. This makes it interesting and dynamic."

Saltykov is reluctant to reveal the project's overall budget. The grey and green German kitchen by Kitchen Revolutions was £35,000 but, when





LUCY YOUNG FOR THE SUNDAY TIMES; WILL PRYCE

building costs spiralled during the Covid pandemic, he tweaked the design to futureproof his investment. Developers are advised against building the most expensive house on a street so he designed the layout of the house, which is 3,000 sq ft, so that it could be split down the middle and sold as two homes in the future. He put in foundations for a second staircase, as well as separate plumbing infrastructure.

'FITTING IN DRIVES ME MAD'

To his surprise, Saltykov says that neither of his next-door neighbours objected to his plans. They seemed glad to see the back of the seven garages. Planners approved the project in just four short months.

What does he say to traditionalists who might say the house isn't in keeping with the terraces? "If that's your attitude, you might as well live in an open-air museum where nothing can ever change. This plot was left unloved. There was no way of building on it satisfactorily from a blueprint that had gone before.

"The 1930s terraces were built using the technology allowed at the time. When they were built, they didn't fit in either. There were fields here. When the Victorians built terraces, nobody had built them before."

He didn't set out to provoke. "It's not a look-at-me house. It's so well hidden. It's purely about achieving a better result through means that are not necessarily conventional."

A challenge when running his architecture practice, Andrei Saltykov and Partners (ASaP), is finding clients that want brave and unconventional designs. "I'm happy to fit in if it makes sense but this fitting in business drives me mad," he says. "Is there ever going to be progress if all you're doing is what you've done before? Isn't that the biggest criticism of AI? It just recirculates what's already been created. That's why it can never be original. Just by fitting in, you might as well design with ChatGPT. You don't need people."

Saltykov is encouraged by the public response to the house. Two hundred people came for a tour last year at the Open House festival and he's opening it again this year, on September 19. He recently stood on the station platform and overheard two women chatting about his house. It could have been mortifying. "But they said, 'Isn't this amazing?' And I said, 'Thank you, it's my house.' And I went to the dentist the other day and they were saying, 'Oh, you live in that amazing house.' It's known in the area."

Clearly it has tickled the public imagination. He's even signed it up with filming location agencies. Is he sure he wasn't inspired by sci-fi just a bit? "When we were moving, I found a 1980s poster from my old space Lego set. It was a space station that had a similar shape to this. And my daughter Gina is convinced that the Lego set inspired the house."

The reality, he insists, is more prosaic. "It's more about the boring things: sunlight, views, shadows, access, how you get rid of water, all this practical stuff is what drives the design."

Maybe so. But for the rest of us, it's more fun to call it the spaceship house.

The London Homebuilding & Renovating Show, September 18-20, Excel, London. Free tickets for readers at homebuildingshow.co.uk/sunday-times

HOW TO MAKE YOUR MOVE TO ANTIGUA

The Commonwealth nation has favourable tax laws and a golden visa programme — not to mention 365 beaches. By *Cathy Hawker*

Links between the UK and the Caribbean Commonwealth nation of Antigua and Barbuda go back a long way. Horatio Nelson was stationed there in the 1780s and while he was less than complimentary about the island — an "infernal hole" was his blunt assessment — he is immortalised at Nelson's Dockyard, the world's oldest working Georgian boatyard and an atmospheric Unesco world heritage site on Antigua's south coast.

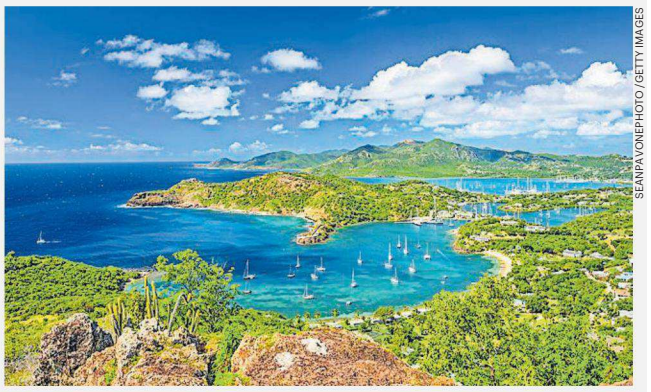
Antigua is a sailing paradise, home to international regattas and a favourite with professional and amateur yachties. "The sailing scene plays a key role in Antigua's appeal and combined with its 365 beaches makes it a compelling choice, especially for younger people," says Tom Vickery from Savills' global residential team. "Antigua appeals strongly to British buyers thanks to its familiarity and ease of navigations. English is widely spoken and the legal system aligns with the UK. The favourable tax regime is another significant draw, particularly for globally mobile purchasers, as well as the citizenship by investment programme."

Sarah Ward, cofounder of London-based international interior design studio Ward & Co, has owned a home on Antigua since 2017 and worked professionally on several exclusive private homes and branded residences there.

"I love the lifestyle, the pace of life and the friendliness of the people," she says. "Work takes me to the US and across the Caribbean; Antigua is so well situated, an easy base to reach other islands and to get to Miami."

WHERE TO MAKE YOUR MOVE

West is best, says Ward, 58. "The west coast faces the calm Caribbean Sea which is generally more welcoming than the Atlantic on the east coast," she says. "That's also where the biggest investment in infrastructure is currently going in, around Jolly Harbour with the marina redevelopment and the new Nikki Beach resort under way. This coast also has the biggest range of properties and prices, with homes from $400,000 up to $10 million."



SEANPAVONEPHOTO / GETTY IMAGES

You're never far from a good beach on Antigua, but the most sought-after locations with good access to marinas, restaurants and international schools include English Harbour in the south, Jolly Harbour in the west and between Dickenson Bay and Hodges Bay in the north.

RENTALS

The long-term rental market remains very active with demand outpacing supply, especially in popular coastal locations, says Dominique D'Aloia, owner of Paradise Properties Connection: "Demand is driven by professionals relocating to the island, the yachting industry, diplomatic personnel, international schools, medics and those moving here for lifestyle." D'Aloia says one-bedroom homes in these locations start from $1,000 a month and two-bedroom homes from $2,000.

James MacKenzie, 59, sales director at Antigua's premier residential and hotel resort, Jumby Bay, moved from London to Antigua five years ago and rents a four-bedroom home with a pool in the northeast of Antigua on Long Bay, paying $3,000 a month. "There's increasing interest in taking up citizenship while those coming as digital nomads are getting younger and together — this demand is pushing up rents," he says.

HOW TO MAKE THE MOVE

Antigua's nomad digital residence programme allows those aged over 18 who work remotely and earn at least $50,000 a year to stay for up to two years. It costs $1,500 per applicant — $2,000 for a couple — and holders pay no local income tax.

The citizenship by investment programme was introduced in 2013 to bring inward investment to the islands. For a fee of $10,000 and a minimum investment of $300,000 into an approved property or a contribution of $230,000 to the National Development Fund, Antigua and Barbuda grants citizenship for life to qualifying individuals. Successful applicants pay no tax on worldwide income, and no capital gains, inheritance or wealth tax. Official government channels say the process takes 90 days, but anecdotal online reports put the time scale for some applicants at closer to 10 months.

Demand is growing for relocation to Antigua, says Joe Rice, head of citizenship programmes at Global Citizen Solutions. "Antigua and Barbuda offers one of the most family-friendly golden visa programmes, significantly cheaper then nearby St Kitts and Nevis for a larger family to gain citizenship," he says.

Top: the view from Shirley Heights, to English Harbour and Nelson's Dockyard. Inset above: the designer Sarah Ward, right, with her daughter, Rosie

Home

A 160-year-old pub has been given a second lease of life by its community – but can it survive? By *David Byers*

Buying the lion's share

VICKI COUCHMAN FOR THE SUNDAY TIMES

A few months after Peter Scott, 44, his wife and two young children moved to Wick Road, a tranquil street of pastel-coloured Victorian houses on the borders of Teddington and Hampton Wick in southwest London, its 160-year-old pub, the Lion, closed down.

"I was annoyed," he says. "We used to have this lovely thing on a Friday when we'd eat with the children at home and then we'd pop into the pub, they'd have dessert, I'd have a pint, my wife would have a G&T, and then we'd go home. It was brilliant, we all loved it."

The closure of Britain's pubs is becoming a depressingly common scenario as the cost of maintaining expensive buildings, along with the impact of the government's tax rises on businesses, makes them increasingly unviable for landlords. According to the British Beer and Pub Association, an average of two UK pubs closed every day in the first three months of this year – a 26 per cent rise on the same period in 2025.

But Scott, the managing director of a media and events company, didn't take the closure lying down: "It was sitting on the market and nobody was buying it, so I sort of got to thinking: 'Well, is there something we can do about this?'"

The Lion had been languishing on Rightmove for well over a year after its closure in late 2022 and fears that it would suffer terminal structural damage from a leaking, collapsing roof were growing.

Owners Martin Thomas, Peter Scott and Stephen Aras in front of the Lion. Top right: the pub's garden. Right: Nancy Baldwin, the mayor of Richmond

Resolving to find a way to save it, Scott and another parent from his children's primary school, Gareth Coady, arranged a meeting at Sacred Heart primary school 400 yards away. "Amazingly, we got 200 to 250 people that came to listen to us. We talked to them about why we wanted to save it and we asked for support." Much to their astonishment, a total of 15 potential investors came forward, each agreeing to take a shareholding of at least £10,000 (and some considerably more).

The consortium entered delicate talks with the estate agent, explaining their madcap plan. Putting together their limited company and collecting the finance took several months. Eventually, in August last year, almost exactly three years after it closed, they celebrated buying the Lion from pub group Stonegate for "considerably less" than its initial asking price in 2022.

> **They bought it for 'considerably less' than the asking price**

Then the hard work began for the novice landlords. "It wasn't abysmal, but I have to say it was bad," Scott says. "The roof was in bad shape – it was leaking. There were ceilings down, the electrical installation was outdated and there were huge cosmetic problems inside the pub."

Using local contractors, they worked fast while volunteers helped by refurbishing beach huts at the back of the garden, turning them into bespoke seating booths.

Scott, who is managing director of the business where he works at the same time, jokes that he thinks, "What the hell am I doing?" most days. The consortium has voting rights on major decisions but staff make day-to-day decisions.

WANT A SHOP, FARM, CAFÉ OR PUB? THE COMMUNITIES TAKING OVER

As a growing number of hospitality businesses are closed by struggling owners – or corporate owners cutting costs – residents are left with nowhere to socialise. Increasingly, residents are banding together to save them.

According to Plunkett UK, a charity dedicated to helping communities save local services, the number of closed-down businesses bought by community groups has risen by 67 per cent in the last decade, with 869 trading at the end of 2025 compared with 521 in 2015. They include 467 shops, 215 pubs, 30 farms, 25 cafés and 36 woodlands. The surge is remarkable as the first community to own their pub – residents near The Ivy House in Nunhead, southeast London – only did so in 2013.

Among those seeking to rescue stricken pubs is Prince William, who has given £1,000 to a campaign group trying to save the Somerset Arms in Semington, Wiltshire, which has been closed for three years and is being sold by Punch Pubs. In a letter sent to the group, he wrote that pubs represent "not simply places of hospitality, but vital spaces that bring people together, foster a sense of belonging and support the well-being of local communities".

Plunkett UK claims the rising number of community projects shows something about how the crisis of isolation and loneliness has gradually worsened, and how people value these facilities. Andrew Dubock, a group spokesman, traces this to the disappearing roles of traditional facilitators in decades gone by, like church and youth clubs.

Because of the passion of those involved, community-run facilities rarely fail, with a 98 per cent survival rate after five years. But even neighbourly endeavours can't escape the laws of gravity. In its latest impact report, in June, the chief executive, James Alcock, pointed to four closures in 2025, while 34 new initiatives were established. "We are increasingly aware of fatigue among businesses and volunteers," he warns.

The government of Andy Burnham last week tried to combat this worrying trend by announcing a cut of 20 per cent to business rates, a move that will save the typical pub approximately £1,100 a year.

CAN COMMUNITY-RUN BUSINESSES SURVIVE?

For the Wick Road takeover consortium, it is early days. But, according to Scott, the facility being owned by the community has inspired people to use it, knowing they'll otherwise lose it.

"We are able, I think, to do things that other pubs can't do," he says. "In May we had two nights of a theatre production which was written by a playwright who lives in Teddington. We had 60 people over two nights each watching this thing – a site-specific experience in the pub.

"We've got an art exhibit in there at the moment from a local artist who paints pictures of the Red Roses, England women's national rugby union team. And a couple of weeks ago, we had a lady who asked if she could do her knitting circle here. A bunch of them came in for knitting and cakes. Hopefully that kind of thing becomes routine."

As we talk, the function room is full of local primary schoolchildren, their teachers and parents, who are gathered for an end-of-term prizegiving event, which is being attended by Nancy Baldwin, the mayor of Richmond.

Baldwin describes the initiative as "heartening" but doesn't sugarcoat the struggles local businesses are facing as a result of rising costs. "It's not just businesses – charities are having to pay [substantially higher employer National Insurance] now," she says. "They're struggling, a lot of people are. And it makes it more difficult to deliver their services."

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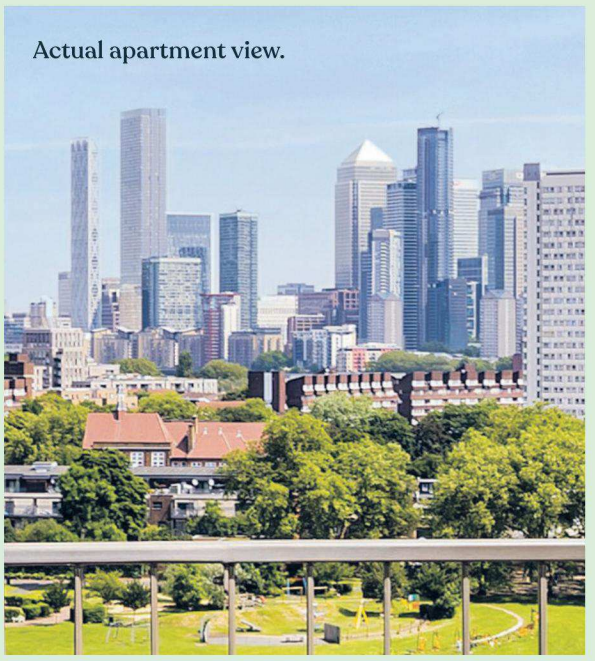

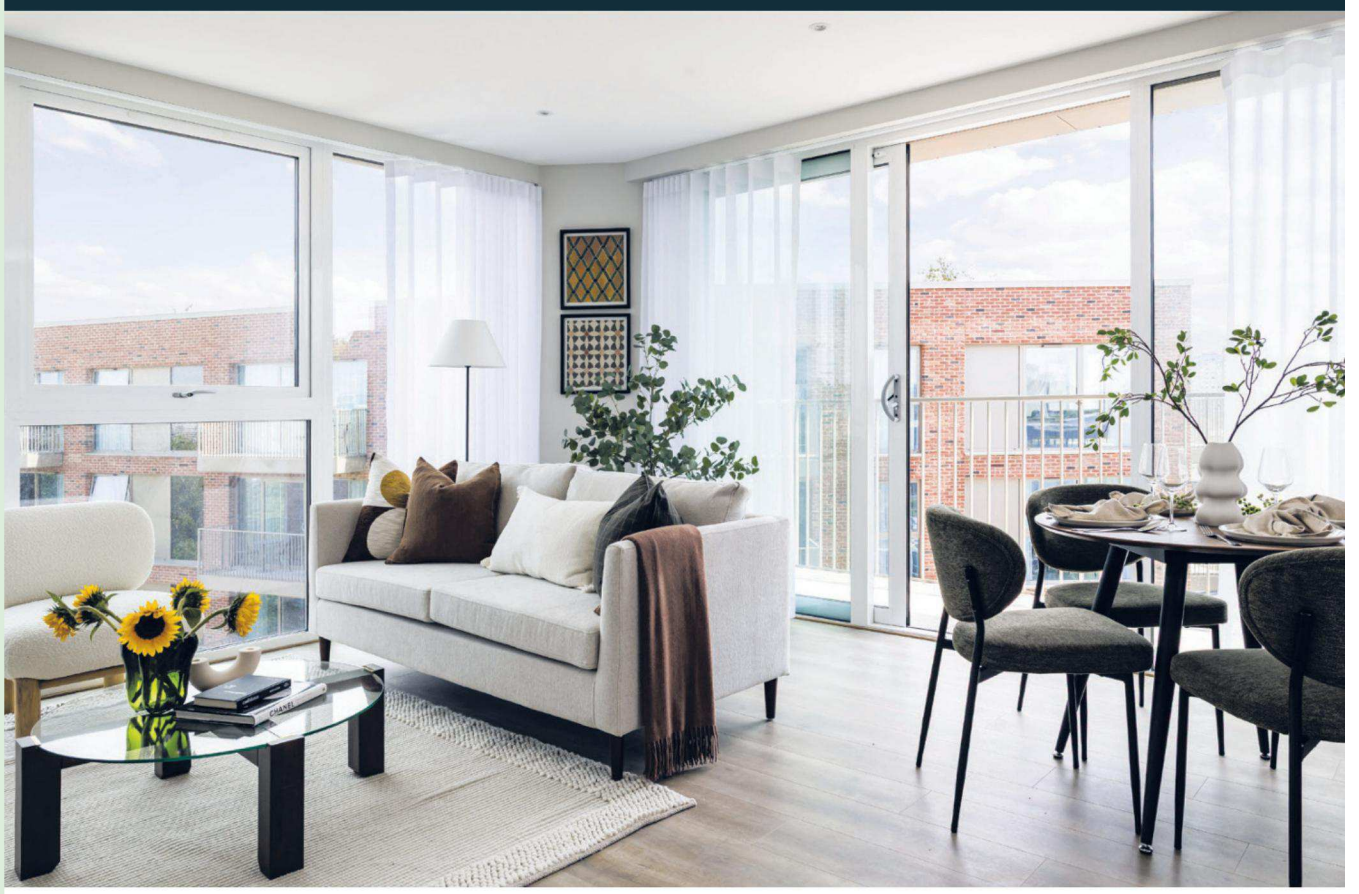

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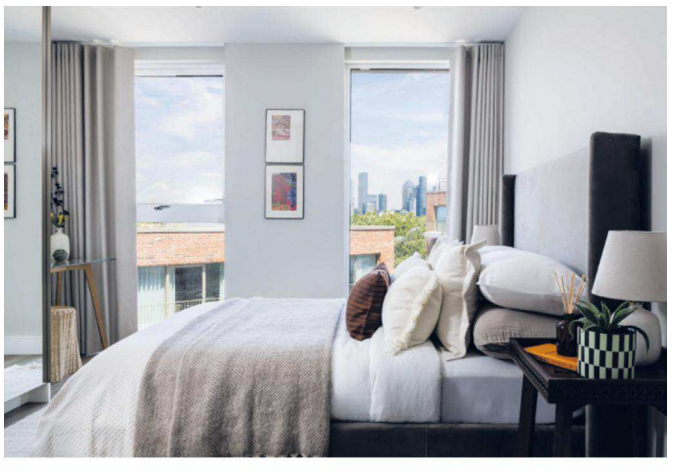

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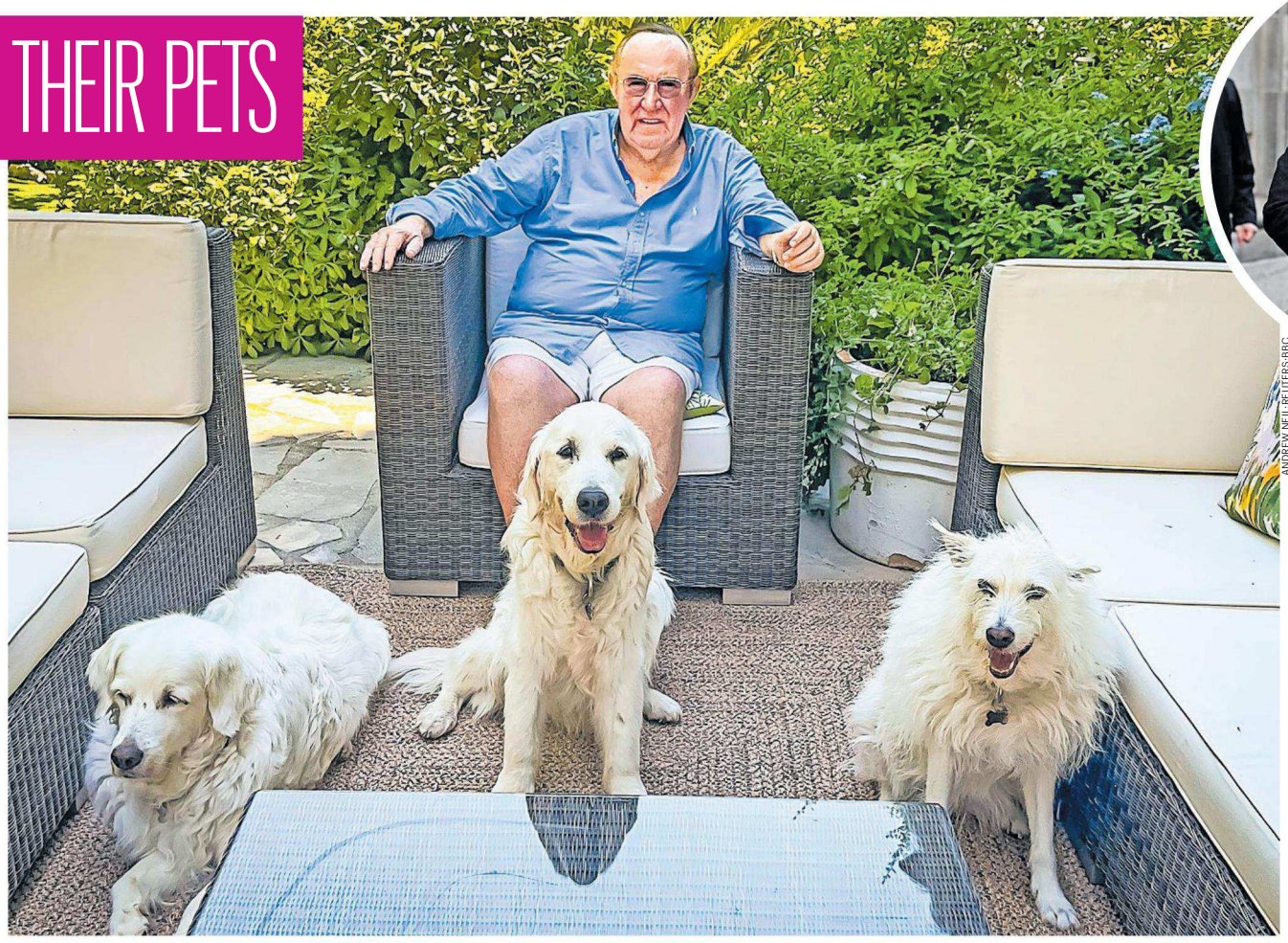
CELEBS & THEIR PETS



ANDREW NEIL/REUTERS/BBC

‘They’re like aristocrats’

Times Radio’s Andrew Neil on his trio of pampered pooches – including naughty Miss Molly, who stole the show on This Week

Andrew Neil, the political journalist and broadcaster who helped to launch Sky TV, former editor of The Sunday Times, and host of the lunchtime show *The Times at One* on Times Radio, lives in the south of France with his three dogs. When his golden retriever Miss Molly appeared on *This Week*, his BBC1 politics show, Neil says she soon became “more popular than me or Michael Portillo”.

Tell me about your dogs.
Two are white retrievers. People call them golden retrievers but they are obviously not golden. Miss Molly and Mr Junior. They’re twins. These two have been with me for about 12 years now. They are pedigree. They are little French aristocrats, quite snotty actually.

Molly is something of a celebrity, isn’t she?
Miss Molly became very famous when I took her into the *This Week* show, when I was doing the BBC1 programme on Thursday nights. She became considerably more popular than me or Michael Portillo. The production team just fell in love with Molly. And before I knew it, they had bought her a bed, they had got her toys to play with, bones to chew on. She had a calming effect on people who could go off the handle. I remember that when we had the historian David Starkey on, who is not the quietest or most temperate of people to have on a late-night television show, and he was off on one, really going at it in his usual articulate strident way. Molly, who was sitting on the floor, jumped up onto the sofa beside him and put her head on his lap. And it stopped him in full flow. He calmed down and became more reasonable.

Did she ever meet her fans?
The final show was a live show with a huge audience, and we had a line-up of guests that Graham Norton would have loved to have. We had Rory Bremner and Mick Hucknall. We had Piers Morgan. We had Diane Abbott, of course, and Portillo. And at the end of the show this huge queue developed in front of me. And I thought they all wanted to shake my hand and wish me well. No, no, no, no! They all said, can I pet Molly? Can I stroke Molly? So I knew my place. I knew who the star of the show was.

Did you see any other political dogs? I understand that Boris Johnson’s terrier was a bit of an arse.
It doesn’t surprise me, because Boris himself was a bit of an arse. No, I’m delighted to say I did not see Boris’s dog.

What about the scruffy terrier on your socials?
That’s little Iris Bailey, the love of my life, known as Scrubber. I got her about ten years ago. She couldn’t be more different from the two aristocrats. She came from the streets of Bucharest where she did not have a good time, I’m afraid.

Where did you get her?
From two English women who ran this charity in Bucharest that specialised in taking dogs off the streets. They had a website where you could see them. They checked you out. They made sure they’d got all the necessary health certificates and vaccinations. And then they put them in what’s called the happy bus, which brings your dog from Bucharest to a place in Essex where you go and pick it up.

Did Iris Bailey adapt to a more luxe life?
Oh yes. I went on this trip to Florence and little Scrubber and Molly came with me. We had a beautiful room in the Four Seasons. I was lying on this beautiful big bed in this suite. And I said, Iris, you have literally gone from Skid Row to the Four Seasons.

> “Miss Molly is more popular than me or Michael Portillo

What is behind the name?
There was an argument over what her name should be, whether it should be Iris or Bailey. And so I said we’re calling you Iris Bailey. Iris Bailey is her Sunday name. She gets called that if she’s misbehaving. Sometimes it’s Iris. Otherwise, it’s Scrubber. Because she looked a bit like a bog brush when she was small. Scrubber’s the family name. Or Scrubs for short.

Did you have childhood pets?
All I had as a kid was a budgie. And I think my mother left the window open one day. We never saw her again. When I was a kid I was quite scared of dogs. I got attacked by a dog, not badly, but it was a bit frightening. When I was more grown up and got dogs of my own, that all went. And now I don’t really have any fear of them at all. And even slightly dangerous ones I’m kind of able to handle.

What have your dogs destroyed?
They haven’t destroyed anything other than the peace. Iris often disturbs the peace. She did this morning at about 4.30am. She is chief of security and she patrols the perimeter every day to make sure we’re safe. She goes bonkers when she hears anybody walking outside the property. She is actually, in her own way, a bit of a guard dog. Whereas the twins... all they would do if anybody broke in is lick them to death.

Do they have a beauty routine?
They get washed quite rarely. They get showered and shampooed and fluffed up because they are three fluffies. Molly and Junior, they love it. The best way to think of Molly is, she’s basically an ageing supermodel. I mean, she’s the Cindy Crawford of dogs. She sure loves getting pampered. Iris? No, not so much. You really have to grab her and hold her down to give her a shower and a shampoo.

Do you have fantasy pets?
If I had the time, I think I would get a rescue donkey, because I see the way some donkeys are treated. It would be nice to rescue one from that kind of life and just let them have a garden where they can run around and enjoy themselves.

Interview by Katrina Burroughs

Andrew Neil hosts the lunchtime show The Times at One on Times Radio, broadcasting Monday to Thursday from 1-2pm

Above: Andrew Neil with his three dogs, Mr Junior, Miss Molly and Iris ‘Scrubber’ Bailey. Top right: Boris Johnson with his terrier, Dilyn. Far left: Miss Molly on This Week

Home

TIME AND SPACE STEPHEN JONES

‘US friends are shocked by the outside loo’

The milliner on his Victorian house in Battersea and charging £20,000 for one hat

I live in London, by Battersea Park in a two-storey Victorian house with my husband, Craig, who I met in 1989. It was a railway manager’s house, three up, two down – living rooms and office upstairs, bedrooms downstairs – and an outside loo with a washing machine. I showed it to friends from the US and they were flabbergasted.

How would you describe your journey in property?
Quite strange. Everybody else seems to be in a small palace in Knightsbridge by now. I only bought my house 25 years ago. Before then I’d rented: a peppercorn rent in Chalk Farm. I know people who’ve been on the property ladder then lost everything or had a messy divorce, which affects future planning. To me, life is about today, not tomorrow, but life for parents is very different.

Your first experience of renting?
When I first came to London as a Central Saint Martins student, studying womenswear, I lived in the Ralph West halls of residence. It was for all London art colleges, so socially it was incredible. In the next room a guy called Kenny told me, “I’m at Camberwell doing graphics. There’s a gig at Chelsea Town Hall and I’m the drummer in this new band. We’re called Siouxsie and the Banshees.”

The worst place you lived?
After Ralph West I lived in a flat in a house in Wood Green, which was fine until the kitchen ceiling fell on my flatmate.

Is there anyone famous who hasn’t worn one of your hats?
Her Majesty, the late Queen. I curated an exhibition at the V&A called *Hats: An Anthology* by Stephen Jones in 2009. The hat I requested from her was a headscarf because I love photographs of the Queen at Balmoral wearing a scarf and walking her dogs. I requested a hat of the Queen Mother’s as well, for which the Queen chose the hat she’d worn on her 100th birthday.

How did your business take off so quickly in 1980?
I was the hot young thing around town. Steve Strange was in a band [Visage] so the record label footed the bill for him to buy hats. He had a day job working in the shop PX in Endell Street and knew they were moving into a new space. He introduced me to the owners and said, “Could Stephen Jones have a little hat shop?”

WWD/GETTY IMAGES; INSTAGRAM/DUALIPA

It was successful from day one. It was an unbelievable deal: I had to pay a percentage of profits or turnover, I don’t know which it was. I didn’t pay rent. They were happy for me to be there because it would pull customers into their shop. I didn’t have to market my hats to well-known people, they came to me. And, touch wood, they still do. One person that got me noticed was Diana, Princess of Wales.

What do you keep in mind when designing spectacular hats for the rich and famous?
Movie stars don’t want something extravagant: their face is the star, not what they’re wearing. But for performers like Cardi B, Rihanna or Mick Jagger, the hat can make you more visible. Mick would buy a top hat [to perform] *Sympathy for the Devil*. He’s had different hats for it since 1968 – the first I made for him was 19 years ago.

Stephen Jones. Above right: Dua Lipa in a Stephen Jones hat for her May wedding in London. Below: Princess Diana in a Stephen Jones creation. Below left: Jones’s home in Battersea, southwest London

How do you price your hats?
The price of our hats reflects the fact that they’re made in England by hand, and I pay maternity pay and holiday pay, and the people in my workroom work for a living in London. If somebody came into my shop concerned about the prices, you could say, “Well, how much a day would you work for?” The most I’ve ever charged for a hat is probably £20,000. If it’s a wealthy client, that’s cheaper than the landing fees at Heathrow.

What is your first childhood memory of home?
Looking out at the sea from my bedroom window on the Wirral. Our 1930s detached house was on a sand dune that my great-great-grandfather had built many houses on. It was good but I wanted to go to Liverpool then London: bright lights, big city.

Do you have any house rules?
Be tidy. I’ve tidied things away I can no longer find: a telephone, a sock, spectacles in the fridge, milk in my wardrobe.

Do you put the bins out?
Yes. We have three bins – it’d be great if Lambeth council collected them on the same day.

How do you divide up the household chores?
I have a fabulous and long-suffering housekeeper.

You mean your husband?
No! Why, have you two been talking?

Your guilty pleasure?
Hats, champagne and cheap crisps.
Interview by John Wright

Stephen Jones Millinery is showing its SS26 collection, A Rainbow in Curved Air, at its boutique in Covent Garden, London

HOME HELP

OUR ELDERLY NEIGHBOURS’ FENCE IS FALLING DOWN — CAN WE FIX IT OURSELVES?

Q My neighbours’ garden is so overgrown, it’s now pulling down and breaking the fence. They’re old (about 80) and even though it’s technically their responsibility, we don’t want to worry them with the logistical and financial burden. For the past two years we’ve tried tying bits of the fence, painting or reinforcing bits to keep it going. But now it’s completely crumbling and all of their nettles, ivy and bindweed are breaking through too. We’ve looked into quotes to pay for it and suggest doing the work ourselves, but all quotes are near the £10,000 mark, which is just too much, especially considering it’s not our fence.
Stella Bradshaw

A It is incredibly thoughtful of you to want to help your neighbours rather than insist they deal with the problem themselves. Before taking any action, it’s important to have a friendly conversation with them about what you’re proposing. Even if you are willing to cover the cost and do the work, discussing repairs in advance can help avoid confusions about responsibilities.

Given that you’ve already spent two years trying to fix the fence, it sounds as though replacement is likely to be more cost-effective than more temporary repairs. Once a fence has started to collapse under the weight of vegetation and prolonged exposure to the elements, patching it up can quickly become a false economy.

Before replacing the fence, you’ll need to tackle the overgrowth that is causing much of the problem. Ivy, nettles and bindweed can put pressure on fence panels and posts, particularly if they’ve been left unmanaged for some time. The good news is that these plants can generally be cut back hard before work begins and will usually regrow afterwards, so there is little risk of permanently damaging the garden.

While a professional quote of £10,000 is understandably alarming, replacing a fence yourself can be significantly cheaper if you’re comfortable with basic DIY. Standard fence panels, posts and gravel boards are widely available from builder’s merchants and DIY stores, and the materials will typically cost far less than a full-service installation. Having a second pair of hands will make the job much easier, particularly when lifting panels and positioning posts.

To help ensure the new fence lasts, make sure replacement posts are installed securely and that the panels are protected from direct contact with soil and vegetation. Gravel boards fitted beneath the panels can help prevent damp and reduce the risk of rot.

Most importantly, keep your neighbours informed throughout the process. Your willingness to help is clearly motivated by kindness — and by working with them rather than around them, you’ll be much more likely to preserve a good relationship while solving a problem that has become impossible to ignore.

Tom Morgan, senior home, tech and lifestyle writer at Which?

Readers’ clinic

Q There is an awful smell under my kitchen sink. I have had a plumber round to look at my dishwasher, which is next to the sink, and he has looked at the pipes too. Nothing can be found. When I run hot water the smell rises up. It’s really quite disgusting! Suggestions please.
MT

It could be that your outflow drainage is blocked (or at least partially blocked). Check the outside drain that your water waste pipe empties into. If it is blocked the smell will travel up the waste pipe and into your kitchen sink and any appliances, like dishwashers, using the same outlet. Clear the blockage with a plunger and, for good measure, run some hot soapy water through the system.
Chris Shuker

FUTURE QUESTION

Please provide advice on removing oil-free foundation stains from a cotton summer mididress. The dress can be machine-washed.
Sally Roberts

Send tips and questions to homehelp@sunday-times.co.uk. Advice given without responsibility

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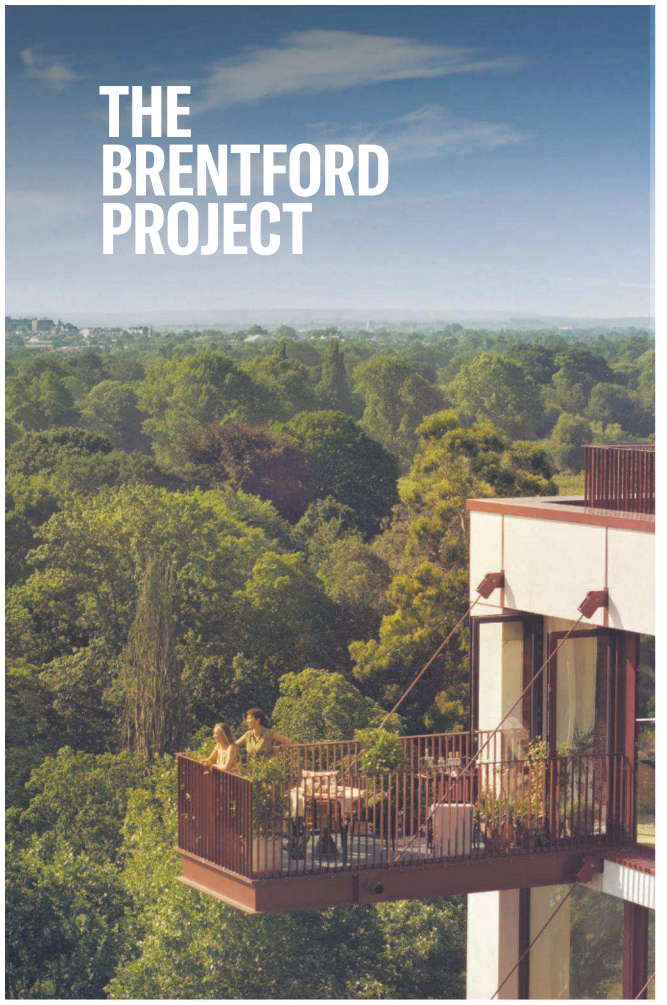

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The best day trips from Edinburgh

Combine the fun of the festival with Highland hikes, serene beaches or a trip to a sculpture garden, says *Gabriella Bennett*

Depending on who you ask, Edinburgh in August is the best or worst place on the planet. When the Festival Fringe rolls into town, Auld Reekie's population doubles to a million as culture lovers jostle for space at the bars in Charlotte Square, the foyers of the Festival Theatre and the waterside restaurants at the Shore.

On the upside, the city buzzes with kinetic energy. Where else in the UK could you see three comedy shows and a play free before lunchtime? The bad news is that booking a spot at the best dining spots turns into a military operation. You might get lucky finding a room at the Gleneagles Townhouse, an urban offshoot of the famous Highland hotel, but only if you're OK with a bill steeper than Arthur's Seat (B&B doubles from £709 during the festival; gleneagles.com).

For the month ahead Edinburgh beats New York as the city that never sleeps, so it makes sense that the savviest travellers factor in day trips to escape the clamour, bolting on a weekend either side of their holiday or breaking up the madness in between. You can see why: the Scottish capital is conveniently located as a base from which to enjoy the country at its very best. There is majestic scenery, bonnie beaches, gastronomic pleasures and medieval townscapes all within a few hours' drive.

> **Fans of *Outlander* will recognise Culross Palace**

As a bonus, this is the first summer that Scotland has scrapped its peak rail fares, so going by train means you'll take advantage of the lowest prices (consider it a gift to offset the new 5 per cent tourist tax). Here are seven of the best day trips from the city.

FOR ARCHITECTURE FANS

Galashiels, Scottish Borders (27 miles south)

Leaving Edinburgh doesn't mean leaving world-class buildings behind. The Borders countryside is full of brutalist treasures courtesy of Peter Womersley, the English architect who made Scotland his playground in the Sixties and Seventies. Start at Gala Fairydean Rovers FC's Netherdale stadium, where the grandstand looks as though it was made from folded from paper rather than concrete. Then make a pilgrimage to Bernat Klein Studio, three miles southwest, designed for the Serbian textile designer in 1972 – it is closed at present while undergoing restoration but worth a peep from the roadside for its rigorous cantilevers in a wooded glen. On your return journey, pop into the centre of Galashiels to see the Great Tapestry of Scotland, the longest of its kind in Europe, charting 420 million years of history (£13; greattapestryofscotland.com).

FOR FOOD LOVERS

Dunkeld, Perth and Kinross (45 miles north)

This chocolate-box town is one for chic epicureans intent on eating seasonally. Lon is perhaps the most stylish general store in Scotland, filled with enamel tableware, small-batch olive oil, locally grown flowers and rainbow-hued tomatoes in artful window displays. It's the sister business of Aran Bakery across the road, where you'll find pillow-sized focaccia slices, a rotating selection of sausage rolls and pastries inspired by Highland flavours. The Dunkeld's deli stocks crowd-pleasing ready meals such as mac and cheese made with burrata, then pivots to Japanese cooking and cocktails on Thursday to Saturday nights (mains from £14; dunkelds.co.uk). Walk off the calories with a few laps of Dunkeld Cathedral.

FOR HISTORY BUFFS

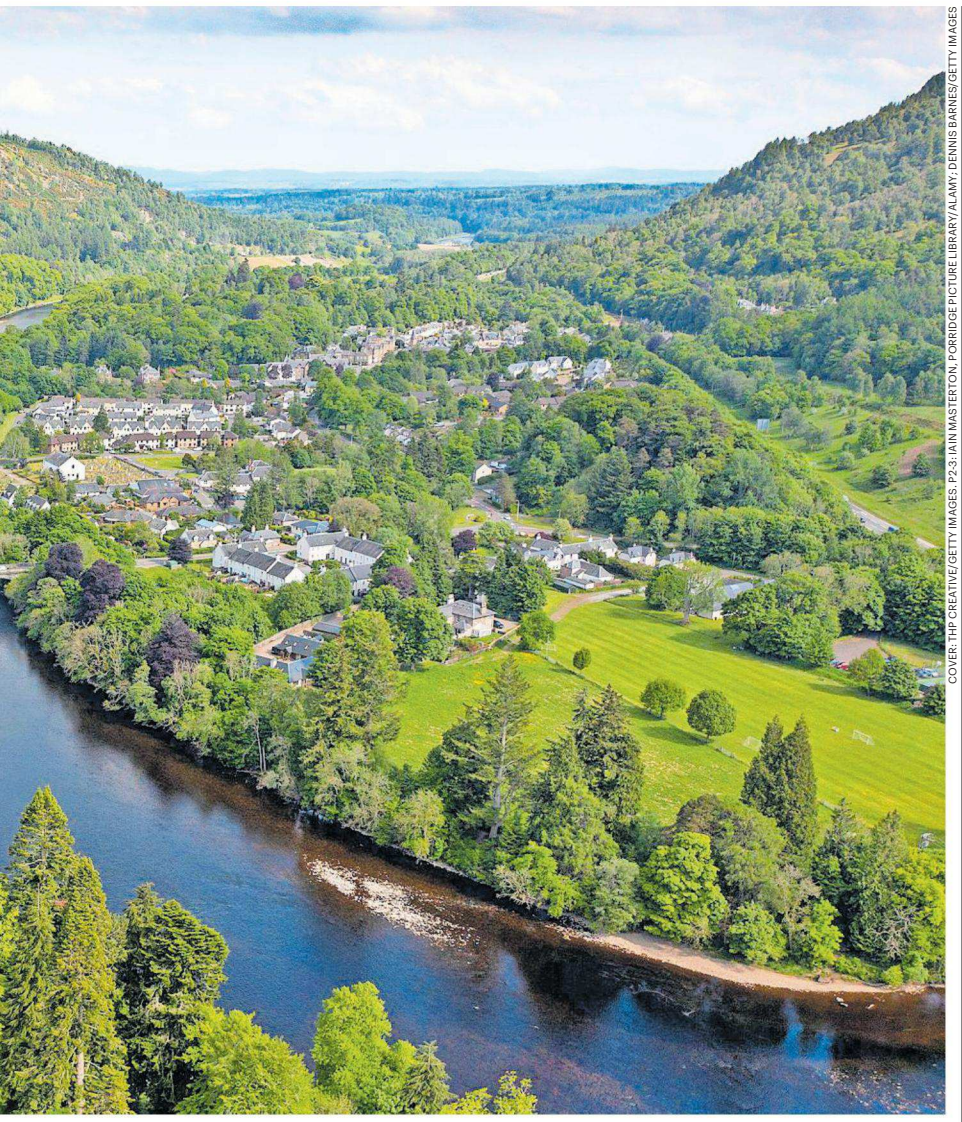
Culross, Fife (19 miles northwest)

Outlander fans will be sure to recognise the marigold-coloured Culross Palace, a medieval hangover from when the village was the hub of coal and salt production. As well as playing a cameo in the popular TV series, it has views all the way across the Firth of Forth from its manicured tiered gardens, a reminder that this was once a passageway for heavy industry. Mosey a little further into the village and you'll find pristine 17th-century terraces in shades of butter, rose and cream. If the scenery whets your appetite, go for lunch at the coolest café in the county – the Mercat features original wall tiles from its days as a butcher's shop, before the proprietor Laura May Wilson worked her magic; she serves cakes, soups and sandwiches and has a design store at the rear (food from £4; themercat.com).

FOR ART ENTHUSIASTS

Dunsyre, South Lanarkshire (20 miles southwest)

Little Sparta, Ian Hamilton Finlay's extraordinary sculpture garden, was ravaged by Storm Eowyn in 2025. Fans of the postwar artist held their breath as they learnt that sculptures had been wrenched from their places, trees lost, a stone aqueduct damaged and fences destroyed. After a crowdfunder and herculean repair effort, it is now open to the public again from June to September. There is no better time to see this magical place where artistic endeavour collides with vulnerable nature. Etched stone and other surprising interventions meld with the landscape in the distance, and it hums with history (£15; littlesparta.org.uk).



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Clockwise from above left: the beach at Tentsmuir; Dunkeld and the River Tay; Culross village; surfing at Lost Shore

FOR THRILL-SEEKING FAMILIES

Ratho, Midlothian (8 miles west)

Burn off some energy at Lost Shore, the first inland surf resort in the UK. You could easily spend a day here and not get bored, starting with a surf lesson (from £65), followed by a spa treatment and a sauna session (45-minute treatments from £45) then a marinara slice from the cult pizza emporium Civerinos (£6) or a bite at the kitchen and fried-chicken bar (mains from £12). There's also a skate academy for all levels. A range of pods and lodges make sleeping over simple (room-only doubles from £105; lostshore.com).

FOR KEEN HIKERS

Arrochar, Argyll and Bute (62 miles northwest)

For active walkers who want to stretch their legs it's tempting to stay east, and it's true that the Pentland Hills, ten miles southwest of central Edinburgh, have boundless charm. But to get a taste of the west Highlands' magnificence, rise early and hit the Cobbler Mountain, two hours' drive northwest. Also known as Ben Arthur, its seven-mile route snakes through rocky peaks and ancient corries before cresting at 884m (2,900ft) and bringing you back to the car park via a lonely glen. On a clear day the views from the top will have you feeling as though Scotland is your personal kingdom.

FOR BEACH BUMS

Tentsmuir beach, Fife (35 miles northeast)

You're spoilt for golden sands along the northern hump of nearby East Lothian: Gullane Bents is good for watersports; West beach in North Berwick is cracking for a wander; the natural cove at Yellowcraig is fringed by grassy dunes. But venture a little further north to find all this and a distinct lack of people at three-mile Tentsmuir beach. On one side is a well-maintained forest with plenty of dog-friendly paths, while on the other the Tay estuary stretches out to the horizon. The Salt and Pine crepe shack, between water and woods, has you covered for posh snacks and good coffee (saltandpine.co.uk).

Cover: the Twelve Apostles mountain range at Camps Bay in Cape Town

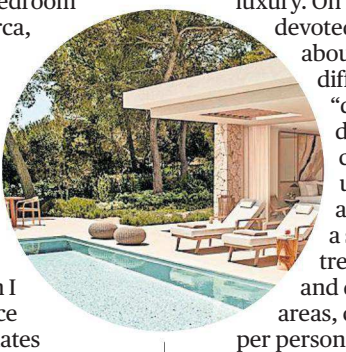
Why I spend £1,200 a night on my family holiday every year

Ikos hotels aren't cheap, but the extra money buys *Laura Craik* peace of mind and all-inclusive luxury

Family holiday horrors? I've had a few. The Mallorcan one that started with a mysterious hand appearing from an upstairs window and ended with a burglary. The Ibizan one that promised a private villa but was shared with the owners, one of whom loved to chat by the pool about her daughter's drug use and her husband's terminal illness. After being frogmarched to the utility room to do some laundry ("I can't let you use the machine unattended – it's a Miele"), I decided I'd had enough of self-catering villas. From now on, it would be hotels all the way.

But some of those were disasters too. After the room in our alleged four-star hotel in Rhodes flooded with sewage, I decided to luxemaxx my life. Or at least a week of it. I can't remember how Ikos came into my life, only that I can barely remember life without it. To be fair, I'm not the only one who feels like this. The cult of Ikos is real, its members as devoted as any Swiftie. Since its launch in 2015 the Greek chain has set out to redefine the all-inclusive concept. Judging by the devotion of its fans, it's succeeding.

Ikos isn't cheap. A four-bedroom villa at Porto Petro in Mallorca, *right*, its most expensive resort, costs over £8,000 a night in peak season. But there are less spacious and cheaper options. For a family of four, I've usually forked out a minimum of £1,200 a night for a family room. Sometimes that's more than I earn in a week. As a freelance journalist my income fluctuates wildly, which is why I only ever book for the minimum five-nights. Even so, my Ikos habit takes up a large chunk of my income. But it's worth it to feel that nothing bad will happen for the duration of my stay. Basically, I'm paying extra for people to be nice to me – you'll either understand this or you won't. Maybe people are nice to you all year round. Maybe you're not a menopausal woman with a mortgage, an insecure career, two teenagers and a dog that stares at you all day, wanting things.



I've been to other all-inclusives but none of them were the same, largely because they weren't actually all-inclusive. One hotel charged extra for specific dishes, while another boasted an entire restaurant that, for reasons best known to itself, was excluded from the deal. There is zero point in going on an all-inclusive holiday if you're going to end up frantically calculating what the bar bill will be if you order Stolichnaya vodka instead of unbranded local paint-stripper.

At Ikos all-inclusive means all-inclusive. Room service? Included. Kids' club? Included (though not for under-threes). Car hire? Included for a day. If you want to eat a three-course meal for breakfast, lunch and dinner, the staff won't bat an eyelid. It feels nuts to be able to drink as many iced coffees, Aperol spritzes and sparkling waters as you fancy but most guests don't tend to take the mick.

As someone who spends life mentally totting up my expenditure versus my income, I can't describe the sweet relief of not having to do this for five days. Every time I order a frappé by the pool, slide an egg onto my breakfast plate or am served a cocktail featuring branded spirits, I feel a surge of gratitude.

This is not the word I'd use to describe a minority of guests' behaviour, however. A funny thing happens to some people when they're presented with a smorgasbord of "free" stuff: rather than relaxing into the munificence, they become almost aggressively acquisitive. That table has lobster. Why don't we have lobster? And so on. And then there are the guests for whom unconditional luxury is still not luxurious enough. Over the years I've heard people complaining that the beach is too pebbly, there aren't enough slides for their kids and the matcha isn't "five-star quality".

In some ways Ikos has made a rod for its own back by offering two levels of luxury. On Facebook groups devoted to Ikos, debate rages about the qualitative differences between "deluxe" and "non-deluxe". The deluxe category, which includes upgraded menus, a concierge service, a selection of spa treatments, beach dining and dedicated pool and beach areas, can cost thousands more per person. On the Ikos website it's described as being "for those seeking even more". More what? I realise that this will be an unpopular opinion, but it seems to me that the deluxe option functions as a dog whistle for those who are never quite satisfied and always looking to see whether someone else has something better. On one Facebook group, there is a thread debating whether deluxe guests are given "front row seats in every restaurant", written by someone who presumably thinks they're Anna Wintour. Perhaps they are.

I jest: Wintour and her ilk wouldn't do all-inclusives. They're all too busy holidaying in private villas. But where would be the fun in that? Those for whom true luxury is the absence of other people can by all means rent a remote property with two infinity pools and a private chef. But for those for whom people-watching is a holiday's most underrated pleasure, nothing beats the prospect of an upscale hotel. Sure, peace and tranquillity are great, but have you ever become obsessed with a family from Denmark who look like they belong in a glossy HBO drama set in Montauk starring Nicole Kidman?

Laura Craik travelled independently

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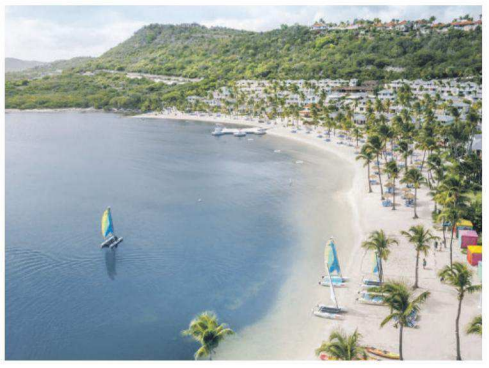

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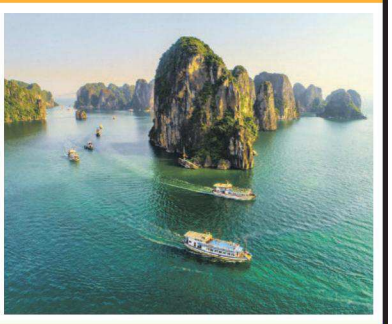

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Cape Town	£665~	£2,499†
Sydney	£690~	£3,399^
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Auckland	£899^	£3,499†

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Wildfires — what you need to know

PABLO BLAZQUEZ DOMINGUEZ/GETTY IMAGES; ABDUL SABOOR/REUTERS; BOUGIOTIS EVANGELOS/EPA

Chris Haslam looks at the areas at risk, the impact on insurance cover and your consumer rights

The EU's official fire-risk map now shows that more than 30 per cent of the European landmass is at high risk from wildfires. If you're travelling there in the coming weeks, here's what you need to know.

WHAT IS THE SITUATION AS IT STANDS?

France

At the time of going to press, Three dozen minor fires are burning in France, but the devastating Gironde fire was reported to have been "contained within its perimeter" on Friday. Evacuees from the Arcachon area are returning home and campsites in Lacanau are reopening. The fire is still burning in many places, but firefighters believe that it will be formally contained by tomorrow. Cap Ferret and all forested areas, including bike paths and hiking trails, remain closed to visitors. The Biscarrosse fire in neighbouring Les Landes was declared "under control" on Thursday, allowing 38,000 residents and tourists to return to the area.

Spain

Satellite imagery shows more than 100 fires burning across Spain, but with the containment of the Sierra Oeste fire, none are rated level 3 – the highest rating on the severity index – and only four are rated level 2: one in Sierra Oeste, two in Leon and one in Zamora. There have been more than 350 wildfires reported in Spain this season; the historical year-to-date average is 211.

Greece

Strong winds triggered a surge in wildfires across Greece late last week. The most serious has forced the evacuation of 8,000 tourists in the Agia Paraskevi area of Rethymno, on Crete. On the Gulf of Corinth, 500 tourists were cut off in the seaside village of Agios Vasileios, and another blaze broke out in Mikines on the Peloponnese. Fires on the islands of Andros and Kalymnos have been contained, while firefighters are still damping down a blaze on Paros.

WHERE ELSE?

Five out of the six major fires that broke out in Turkey last week have been contained while a blaze in Cine, 60 miles east of Bodrum, is still out of control. Serious wildfires are burning in Chaves and Vilarandelo in the Norto region of Portugal. In Italy large areas are ablaze in Sicily and Calabria, and there are fast-moving fires in Sardinia, in Pimentel in the south and Padru in the north.

WHAT IS THE OUTLOOK?

Forecasts warn of an extreme risk persisting for at least the next 14 days. Data from the EFFIS Wildfire Risk Viewer (forest-fire.emergency.copernicus.eu) shows red alerts for: almost the entire Spanish coast; southwestern France; western and central Italy, Sardinia and Sicily; large areas of Greece and Cyprus; and most of the Aegean coast of Turkey. The Portuguese meteorological agency IPMA has put 103 of the nation's 308 municipalities on maximum alert, with the greatest risk in the nation's north and west.

HOW CAN I STAY ON TOP OF THE SITUATION?

You'll find country-specific information at incendios españa.es for Spain, meteo france.com for France, fogos.pt for Portugal, mappe.protezionecivile.gov.it for Italy and civilprotection.gov.gr for Greece. Across Europe, all mobile phones, including those registered in the UK, will receive emergency evacuation alerts if they are switched on within range of a 4G or 5G mast and have international roaming selected. The alert – an alarm tone with a banner message that overrides silent or do not disturb settings – will come from FR-Alert in France, ES-Alert in Spain, SMS-Protecao Civil in Portugal, IT-Alert in Italy and 112 in Greece.

WHAT IS THE OFFICIAL ADVICE?

Useful advice from official sources is largely absent. The Foreign Office has short statements on its pages for France and Spain telling travellers to follow instructions from authorities, check for updates from emergency services and the number to call for help.

From top: a helicopter crew collect water from a pool while tackling wildfires near Madrid; residents of Lacanau in France tackle a blaze; the fire at Mikines in the Peloponnese, Greece

WHAT ARE TRAVEL COMPANIES SAYING?

Brittany Ferries said that it was contacting package holiday customers scheduled to travel to any area impacted by the wildfires in the coming week "to discuss their options" but that standard amendment and cancellation terms would apply to ferry-only customers.

The Villa specialist Oliver's Travels said that it was in contact with owners of properties near the affected areas to keep up to date with the developments. "If we identify any potential impact to a booking, our customer services team will contact each guest directly to discuss next steps," it said.

The French camping company Yelloh! Village has evacuated 3,000 guests from four parks in the Gironde. "Affected customers will receive the appropriate information directly," it said. "For guests who have been evacuated, Yelloh! Village will refund any accommodation nights that could not be used."

Headwater, which sells cycling and walking holidays across Europe, said: "Where there is any disruption or potential impact to a customer's holiday, our team will contact those affected customers directly to provide appropriate support and guidance."

The accommodation provider Sawday's, which also owns Canopy & Stars, advised contacting property owners directly for the most up-to-date information.

Eurocamp, Siblu and Jet2 declined to comment.

> "Check whether natural disasters are covered by your insurance

WHAT ARE MY RIGHTS IF I WANT TO CANCEL?

Because the Foreign Office has not advised against travel to the fire-stricken regions, tour operators and travel agents will consider cancellation requests as disinclination to travel. This means that you can't expect a refund but might be able to negotiate a compromise, such as a delayed departure date.

If the government advises against travel and you have booked a package – in which travel, accommodation and other components such as car hire are all included – the Package Travel Regulations entitle you to a full refund or the opportunity to rebook for a later date.

If you have booked flights, rooms and other components separately, it's less straightforward, because even though your hotel may be closed, entitling you to a refund, if your flight, ferry, train or coach is still operating and all other components are still available you won't get those payments back.

AM I COVERED BY MY INSURANCE?

If your policy includes trip disruption or natural-disaster cover, you can claim for cancellation or curtailment, and even if that cover is not included you should still be covered for emergency medical treatment and lost or abandoned possessions.

Refunds for cancelled flights or accommodation should be sought from the airline, tour operator or accommodation provider in the first instance, and note that any bookings made through a credit card may also have recoverable costs. As ever, you should check your policy document for details of coverage and, if you've bought your travel cover recently, beware of known-event clauses that may reduce or even invalidate cover if it can be argued that you knew about the wildfires when the policy was purchased.

WHAT SHOULD I KNOW IF I'M FORCED TO EVACUATE?

A wildfire can move at up to 20mph if the blaze gets into the canopy or is funnelled through a canyon. That equates to a three-minute mile, so if you're ordered to evacuate there's no time to lose. Plan your exit route in advance, know where your car keys are and have a bag packed with passports, driving licences, pet paperwork, phones, chargers, plenty of water, prescription medicines and anything else you don't want to leave behind. FFP3-rated face masks will reduce the effects of smoke inhalation, and a first-aid kit might come in handy.

Short and sweet

Cathy Adams on why four-night getaways as far afield as Mexico and Bermuda are the latest holiday trend, plus how to do it

There are many benefits to a short break compared with a longer holiday. They're more affordable and don't require as much time off work. A long weekend is also easier to pull off at the eleventh hour, which is handy as we seem to be booking at the last minute more than ever.

Short breaks also increase the pace of your holiday. As they're only a few days long, holiday complacency doesn't have time to set in, so you're more inclined to turn them into a mega weekend. That could mean packing the day with sightseeing, seeing a hot new art gallery or exploring different neighbourhoods, then booking the best restaurants and bars.

And this is shaping up to be the age of the mega weekend, whether you're going on a city break, a cruise or an adventure holiday. In its 2025 Vacation Confidence Index, the insurer Allianz Partners reported that 73 per cent of Americans planned to take such a holiday, while when it comes to UK staycations Sykes Holiday Cottages found that half of its bookings in 2025 were for less than six nights. Some go even further: flight search data from Booking.com shows that searches for same-day international return flights have risen 62 per cent, year on year.

It's a trend. But what exactly are we doing? I spoke to tour operators and agents about how we're holidaying now.

Since the spring the tour operator First Choice has seen a spike in four-night breaks, with Ibiza and Lanzarote in Spain, and the Greek islands of Rhodes and Crete, the most-booked destinations, suggesting we want a quick sunny beach getaway.

"Shorter trips offer flexibility at a time when holidays are a big financial decision," says Kevin Nelson, First Choice's managing director. "They allow customers to respond to the weather and manage costs. For many, a four-day break is the perfect taste of summer without committing to a longer holiday."

Last year Intrepid Travel launched Short Breaks, appealing to those who want to get the absolute most out of holidays of between four and six days, with no time for idling. And we're not just talking about short-haul – there are trips to Guatemala to hike volcanoes, to Chichen Itza in Mexico, and to Prague to enjoy its hot springs.

ARCADY 31, MATEJ PALUH, DIEGO GRANDI/GETTY IMAGES

Likewise, the travel company WeRoad, which aims itself at Gen Zers, has weekend trips for between two and four nights to destinations including Athens, Budapest and Riga.

The short breaks people are booking aren't always city breaks, says Ashley Quint, the travel director at TravelTime World in Hertfordshire. He reports that people are even booking short beach holidays, adding: "We've found that some families split their main holiday and maybe have a long weekend to avoid the worst of the half-term flight prices to some of the popular beach resorts, such as Mallorca, Tenerife and the Algarve."

Mini-cruises are also rising in popularity. If they start and end in the UK, cruises are exempt from the EU's Entry/Exit System checks, which have caused long queues at some European borders since being formally introduced in April. The cruises have started to take off in the UK, Quint says, especially those for the Christmas markets in cities such as Bruges and Amsterdam.

Holidaymakers are also making use of the European rail network to see as much as possible in a short space of time. The short break specialist Kirker says travellers are using a long weekend to pair cities such as Paris and Bordeaux, Madrid and Seville, and Florence and Rome. It also notes that "second tier" city break destinations, such as Munich, Seville and Verona, are surging in popularity at the expense of cities such as Barcelona, Amsterdam and Rome.

Patrick Millar, the head of marketing for Kirker, sums it up: "The travel part itself is so much less exciting nowadays so why not make the most of the destination while you are there?"

GOURMET TRIP TO CROATIA

Expect all-out indulgence on a food-focused stay at the Meneghetti Estate, an elegant Relais & Châteaux property surrounded by vineyards and olive groves in the Istrian countryside. A gourmet five-course dinner and guided tastings of the estate's wines and olive oils are included, and there's a swish spa, a tennis court, a golf driving range and a free shuttle to the estate's nearby beach club on the Adriatic coast. The hilltop towns of Vizinada and Pula, with its Roman amphitheatre, are an easy drive away.
Details Three nights' B&B from £1,845pp, including flights, car hire, activities and some extra meals (regent-holidays.co.uk)

From main: Budapest on the Danube; a pool at the Meneghetti Estate in Croatia; downtown Toronto

HISTORIC BUDAPEST AND THE DANUBE

Combine Budapest with lesser-known towns along the Danube on a short break to Hungary. This escorted group trip includes a guided tour of Budapest's big-ticket sights, plus a coach trip to Esztergom, the country's former royal capital, and pretty Visegrad, with its 13th-century fortress and forested hiking trails. Optional extras on offer include a traditional folklore evening and a trip combining a visit to a lavender farm and Lake Balaton, before a final night sailing the Danube on a sunset cruise. Departures are available from several regional airports.
Details Four nights' B&B from £790pp, including flights, transfers, guiding and excursions (newmarket holidays.co.uk)

CANADIAN CITY BREAK

Cram in Toronto's sights, shops and museums on a whistlestop weekend in the cool Canadian city. Staying at the four-star Chelsea Hotel,
Continued on page 8 ➔

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Travel Inspiration

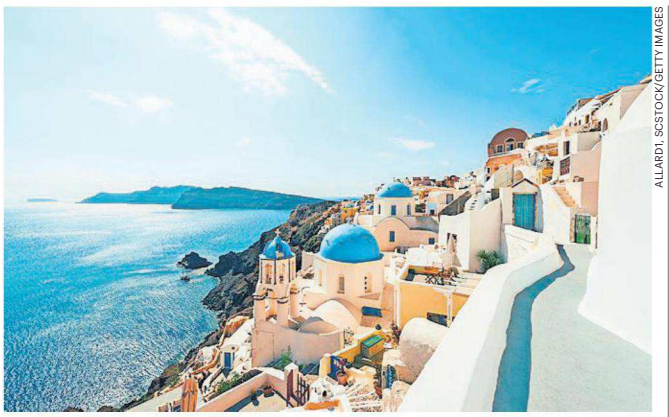
➜ Continued from page 7

you'll be within walking distance of the CN Tower, the Royal Ontario Museum and the foodie St Lawrence Market. Stroll to the harbour to hop on a 15-minute ferry to the Toronto Islands for lakefront beaches, kayaking and an amusement park. There's even time for the 90-minute trip to Niagara Falls, detouring to sample Canadian wines at the Niagara-on-the-Lake vineyards on the way back.
Details Three nights' room only from £777pp, including flights (virginatlantic.com)

OUTDOORSY ADVENTURE IN THE FAROE ISLANDS

A remote North Atlantic archipelago between Scotland and Iceland, the Faroe Islands are a two-hour flight from the UK for an easily reached mini-adventure. A four-night small group tour with Intrepid starts in Torshavn, one of the world's smallest capital cities, and takes in hiking on Mount Slaettaratindur, a ferry ride to Kalsoy and a visit to the 98ft-high Bosdalafossur Waterfall. You'll even get to know the locals over a traditional home-cooked Faroese meal in a cosy farmhouse.
Details Four nights' B&B from £2,156pp, including internal travel, excursions and some extra meals (intrepidtravel.com). Fly to Sorvagur

> "Days can be spent pottering around the cobbled streets of Nice"



ALLARD1, SCSTOCK/GETTY IMAGES

The village of Oia on the Greek island of Santorini; below right, dunes in the Sahara desert in Morocco

THE FRENCH RIVIERA BY TRAIN

Hit the beach on the glamorous Côte d'Azur without setting foot in an airport on this quick trip to Nice. Travelling by Eurostar from London via Paris, you'll arrive at your four-star hotel in Nice in time for a seafood dinner in the old town. Days can be spent pottering around the town's cobbled streets, markets and café-lined squares, climbing Castle Hill for panoramic sea views and visiting the renowned Musée Matisse art gallery (£10; musee-matisse-nice.org). Explore further along the coast by local train; Cannes and Monaco are both half an hour away.
Details Three nights' B&B from £420pp, including rail travel from London (byway.travel)

GREEK ISLAND-HOPPING CRUISE

Get the full island-hopping experience in three nights on a Celestyal cruise that packs in a staggering five ports and two countries. On a round trip from Athens, you'll spend the first evening in Mykonos before visiting the Turkish town of Kusadasi, with its bazaar, beaches and the chance to visit the ancient ruins of Ephesus, then it's on to the island of Patmos, and Heraklion on Crete. A final stop at Santorini is perfectly timed to watch the sunset from the island's famous caldera cliffs. If you have time, there's also a pool, spa and round-the-clock entertainment to enjoy on board.
Details Three nights' full board from £349pp, including gratuities (celestyal.com). Fly to Athens

BERMUDA BEACH RESORT

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Odyssey unpacked

Follow the making of the blockbuster through these six filming locations, says *Sarah Turner*

It's the ultimate set-jet challenge of the year. As ambitious in scope as Homer's epic poem, Christopher Nolan's blockbuster *The Odyssey* was filmed in six countries. Lupita Nyong'o headed to Morocco to play Helen of Troy, Anne Hathaway was flown by helicopter to a hilltop on a tiny Italian island and Matt Damon, as Odysseus, was just about everywhere. Of course the Mediterranean features, including parts of Greece, but Nolan introduced into the mix some distinctly left-field places, including Scotland and Iceland. Here's how to be an *Odyssey* completist.

MORAY, SCOTLAND

When Odysseus and his crew return to Greece after a 20-year absence, Damon wades ashore at Sunnyside beach, about an hour's drive northwest of Aberdeen on the Moray Firth. A stretch of fine white sand surrounded by cliffs, this rugged part of Scotland also served as the setting for the castle of Aeaea, home to the goddess Circe, played by Samantha Morton – Nolan used Findlater Castle, built on a promontory in the 13th century to repel Norwegian invaders (free; findlatercastle.com). Culbin Forest, near Forres, became the backdrop for Odysseus's encounter with the giant Laestrygonians.

And the cast and crew seemed to like the location. Nolan bedded down at the Seafield Arms in Cullen, while Damon stayed at Bow Cottage, a four-bedroom cottage next to the hotel, and visited the Midlothian Snowsports Centre.

Details Room-only doubles from £150 (seafieldarms cullen.co.uk)

FAVIGNANA, EGADI ISLANDS, ITALY

Classicists like to debate whether Favignana was the island to which Homer was referring when Odysseus arrived to feast on goats and stock up for his voyage – its Greek name, Aegusa, translates as "Goat Island". More recently the Egadi Islands, on the northwest coast of Sicily, have been an under-the-radar summer escape for the cooler type of Italian, while superyachts cater to modern-day lotus-eaters in the surrounding waters. Nolan used the remote 9th-century Castello di Santa Caterina as the Ithaca home of Odysseus's wife, Penelope, and their son, Telemachus. Most of the crew – including Nolan and his wife, the producer Emma Thomas – opted for a daily 30-minute hike to reach Santa Caterina, with the actors completing it in full costume. The Imax cameras were helicoptered

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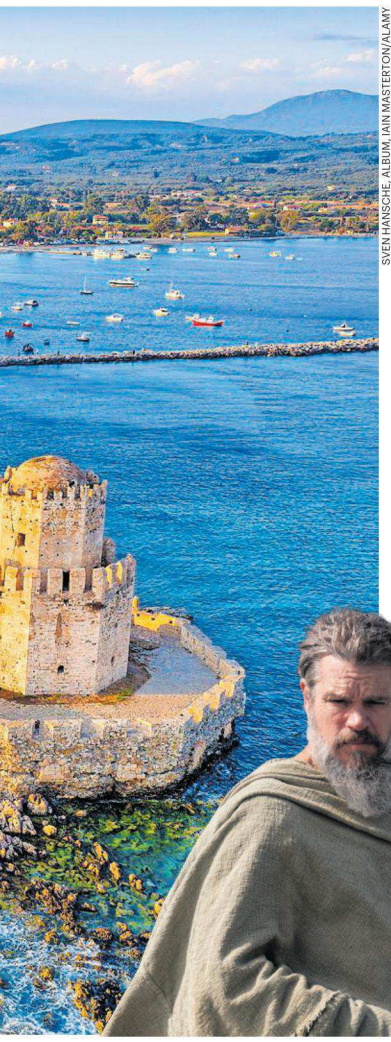


SVEN HANSCHE, ALBUM, IAIN MASTERTON/ALAMY

From main: Methoni Castle in Greece; Matt Damon and Zendaya in the film; Findlater Castle on the Moray Firth

into place, along with Hathaway. "I had my boots ready to go," she said, explaining that an executive decision decreed she shouldn't hike. "I felt terrible about it, but also great."

The owners of Zu Nillu aren't saying which of the cast stayed at their villa during filming but it has a star quality of its own. There are four antique-filled bedrooms, a swimming pool and gardens. And, alongside total privacy, it has terraces with timeless views over the bay of Cala Rossa, with the electric-blue waters of the Med and the other Egadi islands beyond.
Details Seven nights' self-catering for eight from £7,499 (thethinking traveller. com). Fly to Palermo and take the ferry from Trapani

AEOLIAN ISLANDS, ITALY

Nolan used the Aeolians, in the Tyrrhenian Sea off the northern coast of Sicily, to depict the floating island of King Aeolus, keeper of the winds. The seven Aeolian islands each have highly individual landscapes that lend themselves to geographical turmoil, from the sulphurous island of Vulcano (real) or whirlpools (created for cinematic effect), while *The Odyssey*'s most recognisable prop, the recreated Viking longboat Draken Harald Harfagre, could be seen near the island of Lipari last summer.

Key members of the crew stayed at Hotel Carasco on Lipari, a much-loved 1960s relic with a seawater pool and steps to bathing platforms on the Med, alongside unfussy bedrooms and unabashedly romantic, thoroughly Italian cuisine at its Le Terrazze restaurant.
Details B&B doubles from £208 (carasco.org). Fly to Catania and take the ferry from Milazzo

THE PELOPONNESE, GREECE

On Homer's home turf, Nolan chose to focus on the Peloponnese, especially the area around Pylos. The

Acrocorinth acropolis, wrapped around a hillside above the sea, and Methoni Castle in Messenia, where Agamemnon comes back to Clytemnestra (£4; methoni-castle.gr), both feature, as does the staggering circular sandy beach of Voidokilia. Above the beach, albeit a stiff hike away, is another key location – the 20m-high Nestor's Cave, used in the film as the lair of the Cyclops.

The rugged landscape of the Peloponnese is still full of myths and, handily, some highly luxurious places to stay. During filming the cast and crew stayed a 30-minute drive away, at Costa Navarino, which has four luxury hotels, including the Romanos – there are special Odyssey packages this year, complete with an expert guide in ancient Greek history.
Details Three nights' B&B at the Romanos from £1,200pp, including flights and transfers (scottdunn.com)

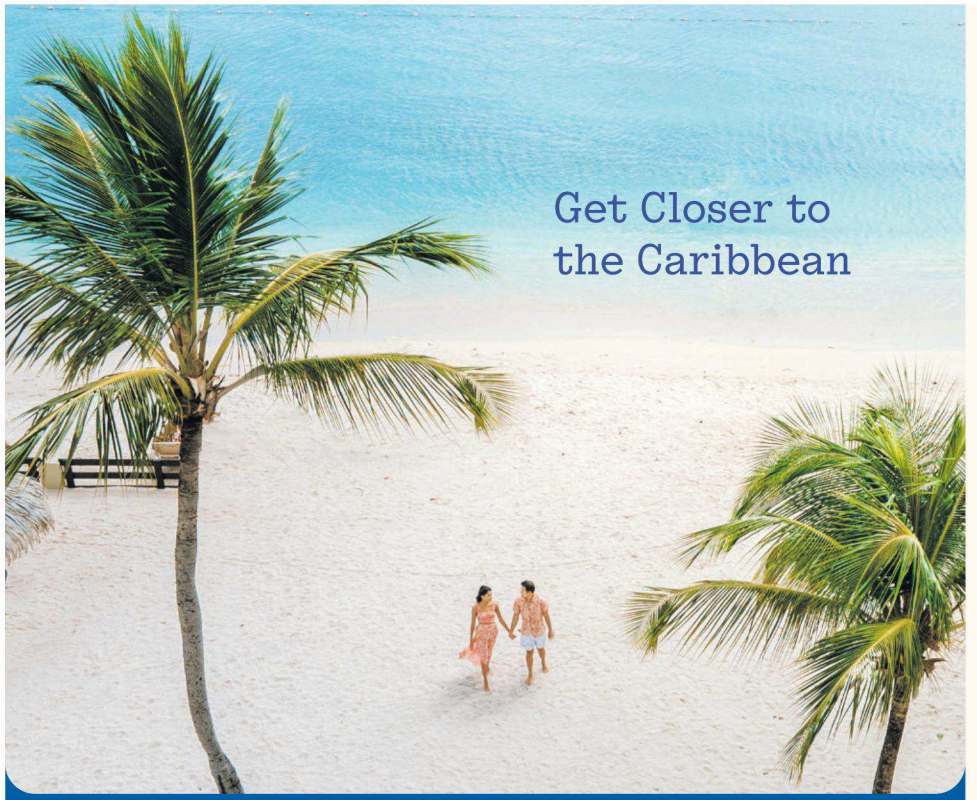
ICELAND

Thanks to its popularity as a secondary school subject, Iceland gets plenty of attention from families. Now parents can add some classical enrichment to the mix, thanks to Nolan having used it to portray Hades. Most of the action centred on black-sand Reynisfjara beach, near Hjorleifshofo and the village of Vik. Just off the Golden Circle driving route, it's not hard to reach but a family holiday can also include trips to geothermal bakeries and snorkelling between tectonic plates.
Details Seven nights' B&B from £2,225pp, including flights, activities and car hire (stubbornmule.com)

MOROCCO

In the foothills of the Atlas Mountains, the ancient mud-brick village of Ait Benhaddou is used to celluloid fame, having also appeared in *Lawrence of Arabia* and *Gladiator*, as well as *Game of Thrones*. The village agreed to play Troy as long as *The Odyssey*'s technicians were careful to ensure that only the set was burnt down when the town was sacked. Scenes were also filmed at Dakhla in Western Sahara, a disputed territory mostly under the control of Morocco. The Trojan Horse comes ashore in the film at Essaouira, a popular resort west of Marrakesh.

Surrounded by groves of argan trees just outside Essaouira, Le Jardin des Douars is a very Moroccan slice of luxury, with two restaurants, swimming pools and spas.
Details B&B doubles from £190 (mrandmrssmith.com). Fly to Essaouira



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A tour of San José follows ahead of a journey, through Braulio Carrillo National Park's woodland, to the Atlantic Coast. An immersive eco-lodge stay in Pachira Lodge, set in the heart of coastal Tortuguero, offers opportunities to engage with local communities and learn about the nation's conservation efforts with a visit to the Sea Turtle Conservancy Centre. Follow a wildlife-spotting cruise along Tortuguero National Park's backwaters with a drive to Sarapiqui. From here, uncover the farming techniques of one of Costa Rica's most unique crops, the Heart of Palm, and embrace the region's rainforest. A photo stop at the famous Puente de las Iguanas bridge completes your time in the country's northern regions.

Spectacular Arenal follows, with a resort stay in a private reserve on the outskirts of its national park. Marvel at the Arenal Volcano with a walk through its calderas and unwind in its thermal hot springs. Discover the cultural significance of the cacao bean with a visit to a local chocolate plantation and a chocolate-making lesson. An assortment of pre-bookable optional excursions is available at your Arenal-based resort ahead of a journey west to Monteverde for its enchanting Cloud Forest Reserve.

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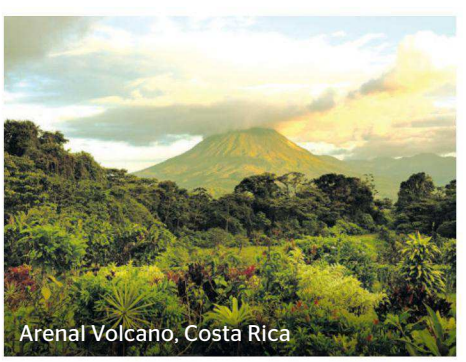
Puerto Limón, Costa Rica



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See Greenland by ferry

While Arctic cruises cost a small fortune, this voyage delivers fjords and icebergs at a bargain price, says *Anna Richards*

A wall of water was all I could see through the scratched windows in the canteen of the Sarfaq Ittuk ferry. Every few seconds it was replaced by barren, snow-capped peaks as our boat rolled in the Arctic swell. We lunged to catch wine glasses and playing cards, lurching from one side of the bench to the other. It was easy to spot the locals: stoical, solid, swaying with the boat.

The Sarfaq Ittuk, operated by Arctic Umiaq Line, runs up and down the west coast of Greenland once a week, linking the town of Ilulissat in the Arctic Circle with Qaqortoq in the southwestern fjords. In a country where the longest road is 31 miles long and flights make British trains look punctual, it's often the most reliable mode of transport. I'd paid £250 plus a £50 meal supplement for the 38-hour, 450-mile stretch from Ilulissat to Nuuk; Greenland cruises usually take at least a week and cost upwards of £4,000pp.

We were a group of four. My friend Kyle is game for anything and has not once turned down an adventure because of potential discomfort. He trusts me, but his partner, Darren, thinking fondly of his all-inclusive Caribbean cruise that year, had been under the impression we were going on a far grander vessel, probably with rosé on tap.

The fourth explorer was my partner, Val. It was taking time for him to acquire his sea legs and he didn't find my quoting of *Titanic* and *Jaws* – nor tales about Sedna, the Inuit sea goddess who had all her fingers cut off before being thrown into the depths of the ocean by her father – nearly as entertaining as I did. He looked quite green around the gills.

The onboard safety video played in the communal canteen almost constantly, though it was more of an etiquette briefing. If we hit an iceberg or a giant-toothed megalodon appeared from the depths, I'd have been lost. However, I did know that we shouldn't smoke weed in the loos nor get drunk and disorderly. Most of the Greenlandic passengers had clearly ignored the briefing video and were well on their way to getting sloshed.

The canteen was where most people hung out all day, ourselves included, though there was also a cinema room and a lounge area. Our cabin was far from spacious and what little floor space there was between the two sets of bunk beds was taken up by our backpacks. But we had a porthole and a private bathroom with a shower.

We set sail into the sunset through the Ilulissat Icefjord. Many of the icebergs were colossal, bigger than the ferry, and most shone like polished teeth fresh from a visit to the hygienist. Some, though, were covered in dirt. These were the icebergs that had never calved and rolled, still carrying the muck they'd been dusted with when they'd been part of the Sermeq Kujalleq Glacier, one of the fastest-moving glaciers in the world. Some of the icebergs last for years after breaking off from the glacier, which makes for some pretty old grime.

We could spot the icebergs long after the sun had set, but the real show began before many of the stars appeared. Greenlanders say that the northern lights are the souls of lost children playing football with walrus skulls. Seen through our phone cameras the lights were a dazzling emerald; with the naked eye they were closer to the colour of Val's skin as the boat rocked.

Going to bed was like trying to fall asleep on a bucking bronco. We slid from one end of the bunk to the other, violently but rhythmically. Oddly, I found myself lulled. There's always calm after a storm, and ours came in the morning when we arrived in the fjords and the wind and waves no longer travelled unbroken across the Labrador Sea from Canada. To either side of us, rough, pumice-stone mountains were punctuated with glaciers that pooled down to meet the water.

From top: a whale fluke off Ilulissat; the Sarfaq Ittuk ferry; houses on a hillside in Qaqortoq

Ship's rations were served on trays, and for Val and me – vegetarians – there was a diet of rice and potatoes (no sauce). Others had the luxury of some unidentifiable meat. I saw the light – and the memory of fish platters and all-you-can-drink piña coladas – leave Darren's eyes.

The meals may not have been Michelin standard, but just like a cruise ship (only infinitely greener – the typical carbon emissions of a foot passenger travelling by ferry are a fraction of those on a cruise ship) the Sarfaq Ittuk made regular stops. Most of these stops were barely long enough to feel stable ground beneath our feet, but at 9am on the second day we docked in Sisimiut for two hours.

The former whaling town is Greenland's second city, but that means a population of about 5,500. At 9am it seemed all but deserted, save for dozens of sled dogs guarding houses that looked as though they were made from corrugated iron in all the colours of a Crayola pack. Ice-varnished steps led to an 18th-century church, boarded up, and flaking wooden sledges lay propped against buildings. Just as our legs began to lose their wobbliness we were off again.

At ports further down the coast – such as Maniitsoq, the country's ski touring capital – the boat was too big to go down the fjord and passengers disembarking or boarding had to be lowered into rubber dinghies.

That evening we ate more rice and potatoes, played more cards and drank more wine (a rather vinegary Chilean cabernet sauvignon for £30 a bottle). There was one choice of mystery meat dish a day, or a potato-based vegetarian alternative if ordered before the trip, but a hotel-buffet-worthy spread of pickles.

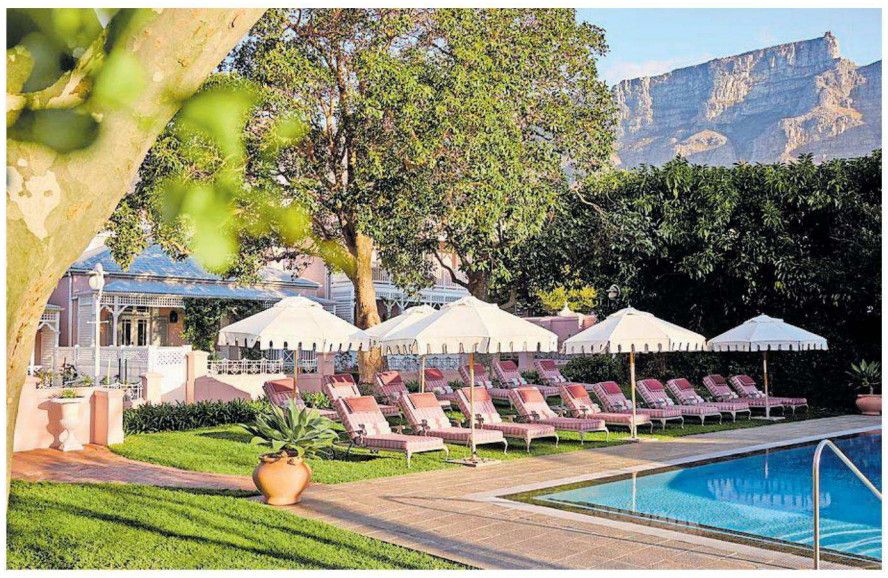
I distinguished myself by losing the cabin keys and making the three men empty their pockets and luggage (they were in my purse). Then, trussing ourselves up like turkeys, we watched the bright green lights of the walrus skull football stadium light up the sky once more. As for light pollution, there wasn't a settlement for miles, so there was none.

Our final stop, Nuuk, was a shock after the fjords. The capital has a population of 20,000, as well as banks, highways and blocks of flats. It felt like London at rush hour and all I wanted was to turn around and sail back again, even if the food wasn't great.

I'm usually all about the destination, but this trip was definitely for the journey.

KENWIEDEMANN, OLGA GAVRILOVA/GETTY IMAGES; ROBERT WALLWORK/ALAMY

Anna Richards travelled independently. Arctic Umiaq Line has two nights' room only on the Sarfaq Ittuk from Ilulissat to Nuuk from £250pp (aul.org). Fly to Ilulissat via Copenhagen or Reykjavik



Clockwise from below left: Neighbourgoods Market; a pool at the Mount Nelson hotel; Camps Bay and the Twelve Apostles; cabins at 7 Koppies; Kirstenbosch National Botanical Garden

A 30-year Cape crusade

Will Hide shares the best places to eat, drink and stay in Cape Town, which has a magical pull for him

I gave up counting my trips to Cape Town when I got to my 30th visit. I first went three decades ago when I worked for an Earls Court travel agency that specialised in discounted flights for backpackers and homesick South Africans. I'd boarded a British Airways plane on a dank, foggy winter's night at Heathrow and stepped off the next morning into the middle of high summer with Table Mountain casting a magical pull that's never eased.

There's definitely something about "the Mother City" that puts a spring in my step and it's not just the advantageous exchange rate. A foot-dragging jog around my corner of northwest London is always a chore. But my pace is magically full of zip while pounding alongside the Atlantic Ocean in Bantry Bay on a sun-dappled morning, plotting which lavish mansion I'll buy if the blockbuster novel that lurks at the back of my head ever gets finished.

Unfortunately crime is a problem in South Africa, although it generally occurs in areas where tourists would never go. My advice is to be aware but not paranoid. If you're renting a car, never leave anything visible inside.

Over the years I've compiled a list of favourite spots I've shared with friends, as well as accumulating new recommendations along the way. I'm not sure if there are truly any "secrets" any more in this social media age but these are places that prove themselves worth returning to again and again.

If it's your first time and you can push the boat out on accommodation, the Cape Grace hotel should be your top choice. Once you step through the doors, it's such a calm experience, with exemplary service, contemporary design and a great location (B&B doubles from £799; fairmont.com). And it's just a short walk away from the V&A Waterfront, where you'll find lots of shops, cafés, restaurants and the ferry to Robben Island. I've recommended it to my parents-in-law.

Another contender for grande dame status is the Mount Nelson, which has been celebrated since it opened in 1899 (B&B doubles from £912; belmond.com). There's a bustling feel about the place and the Pink Lady, as it is known, is almost a village unto itself. The air of history isn't overwhelming or fusty, and in fact there's quite a fresh vibe. This is most evident in some of the signature suites, the Planet bar – a glass of local fizz is just £7 – and over a seafood-themed dinner at Amura, where Spanish and South African influences mix under the auspices of the renowned Spanish chef Ángel León (mains from £10). Even if you're not staying here, you can pop in for afternoon tea. Book in advance (£29) and feel free to dress up a bit for the occasion.

My go-to on recent visits has been Zest boutique hotel, a small spot near Green Point with 14 rooms (B&B doubles from £197; thelivingjourney collection.co.za). It has welcoming staff and a lovely garden with a pool, which is unusual for mid-range hotels in town. It serves a decent breakfast and the rooms have a modern design, with bathrooms that, in some, are quite integrated into the space: great for a sense of openness but not always ideal if you prefer a bit more privacy.

> "Something about 'the Mother City' puts a spring in my step"

If you tend to prefer apartments to hotels, Cape Town offers a wide range of places to stay and you're rarely far from a Woolworths (which is like a South African M&S) or Pick n Pay supermarket, which makes self-catering an easy option. For those looking beyond the more familiar global platforms, Nox Rentals is a local company I've used successfully before, with a portfolio that spans everything from boltholes for two to spacious homes for multigenerational trips or celebratory gatherings. Right now it has two nights in a two-bedroom Green Point apartment from £212 (noxrentals.com).

Cape Town's beaches are one of its joys. There are four coves at Clifton, backed by Africa's priciest real estate. Clifton Third beach is popular with the LGBT community, Clifton Fourth more so with families. Camps Bay, around the corner, is a photographer's dream, backed by the Twelve Apostles Mountains, and a strip of cafés, restaurants and shops. Bloubergstrand is the place to head at sunset for a classic Table Mountain-in-the-background photo.

Oranjezicht is one of my favourite neighbourhoods, especially with the restaurants and shops of buzzy Kloof Street nearby. And the coastal suburb of Sea Point surprised me on my most recent visit. Pre-Covid, I thought it was looking a bit shabby, but these days the area is clearly on the up. There's no beach but there is the fantastic pool at Sea Point Pavilion – actually four pools, the longest of which is 50m (£1.70; capetown.gov.za). The swankiest spots in town are Clifton and Camps Bay, the latter having the edge for beachside dining and drinking spots, but prices here go ballistic over Christmas and new year.

Out of town, Llandudno has a fantastic beach and, if you've done Cape Town a few times and fancy a change, Kalk Bay gets livelier each time I visit and has my favourite café for breakfast, the no-fuss Olympia, where a baked croissant with ham, mustard and mozzarella is £3.30 (olympiacafe.co.za).

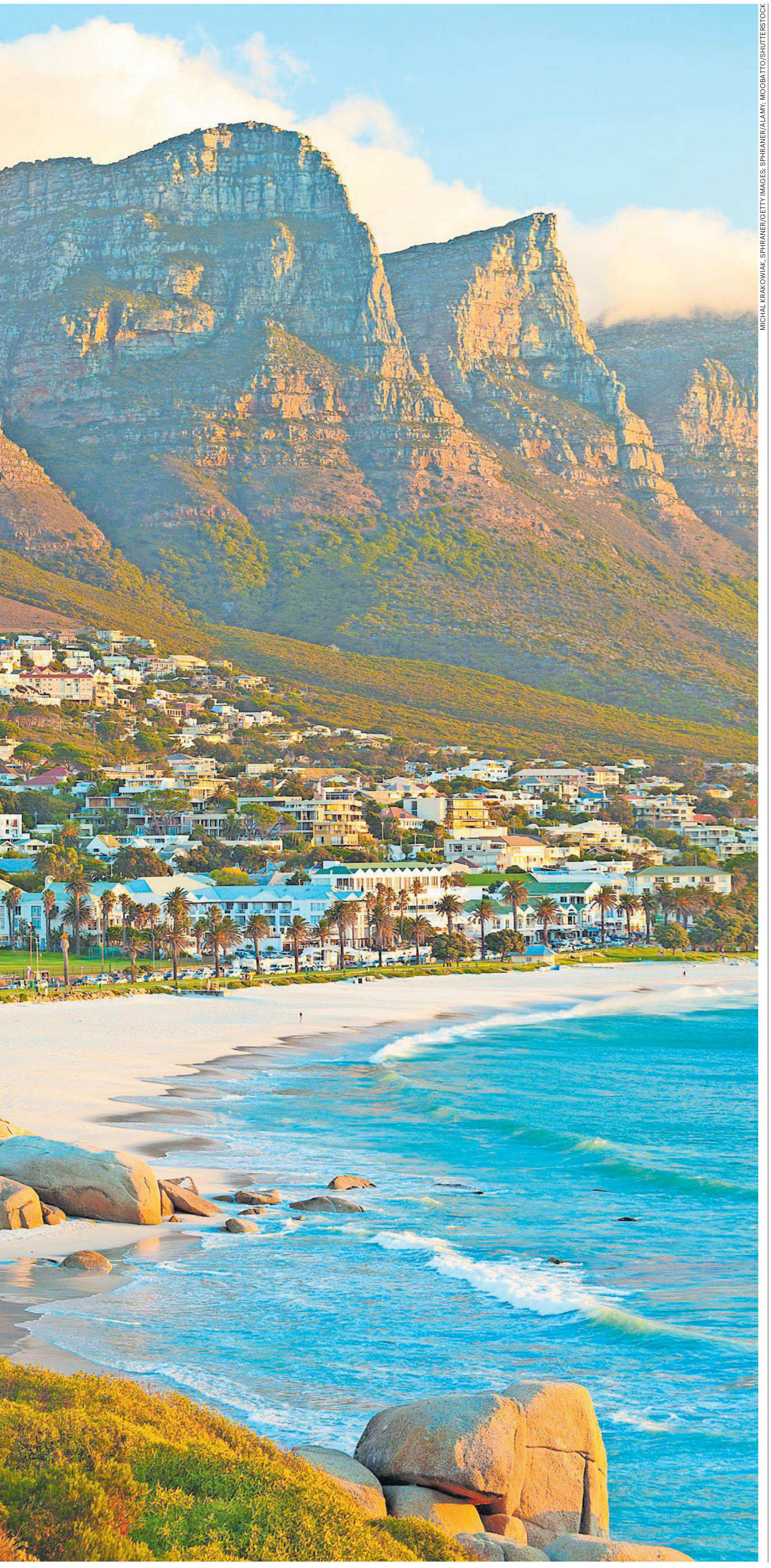
One of the great joys of Cape Town is dining out, not least because of what good value it is compared with the UK. For breakfast or brunch downtown my go-to is Clarke's on Bree Street. Head straight

GOOD TO KNOW

Standout stay
The Zest boutique hotel is a great combo of service, facilities and location, all at a decent price

Who will love it?
From backpacker to splurger, there are food and accommodation options for all budgets

Insider tip
Uber is ubiquitous in Cape Town, so you don't need a hire car. Fares are low, so please tip generously



MICHAL KRAKOWIAK; SPHRANER/GETTY IMAGES; SPHRANER/ALAMY; MOOBATTO/SHUTTERSTOCK

for the Nutella-stuffed French toast with honey, bourbon banana and bacon, which is £7.50 (clarkesdining.co.za). On Waterkant Street, Hemelhuijs is an equally laid-back alternative (hemelhuijs.co.za). At the weekend don your flip-flops and sunnies to enjoy flat whites, fresh-pressed juices, decadently calorific pastries and the like at Neighbourgoods Market in Woodstock (theoldbiscuitmill.co.za) and Oranjezicht City Farm Market in Granger Bay (ozcf.co.za). Another weekend tip in summer is to pack a picnic and go to one of the Sunday evening concerts at Kirstenbosch Botanical Gardens where you might see the Cape Town Philharmonic Orchestra, soulful Thandiswa Mazwai or local Gen Z pop star Will Linley (sanbi.org).

For lunch with a view head to the rooftop restaurant at the Silo Hotel – usually for guests only but you can snag a table if you call ahead (mains from £13; theroyalportfolio.com). I always include dinner at the Pot Luck Club, on the top floor of the Old Biscuit Mill (mains from £11; thepotluckclub.co.za), but some recent favourites I've added to my list include Belly of the Beast (lunchtime tasting menu £39; bellyofthebeast.co.za) and Fyn, where I recently had a really outstanding meal (tasting menu from £113; fynrestaurant.com).

Babel at Babylonstoren, an hour's drive out of town, is a restaurant I always return to for its seasonally changing menu, and with some advance planning you can make an afternoon of it by booking a spa treatment there too (set menu from £32, 60-minute treatments from £95;babylonstoren.com). La Colombe in Constantia Nek is *the* spot for a birthday splurge (tasting menus from £109; lacolombe.restaurant).

It's easy to look in only one direction in Cape Town and make believe you're in an African version of "California meets south of France", but that would be to ignore how most residents live. I would absolutely recommend visiting a township, although of course, you don't want your trip to be voyeuristic. I've always used the local company Coffeebeans, which can organise itineraries such as food tours, political history walking tours and jazz evenings (City Futures tour for four from £290pp; coffeebeansroutes.com).

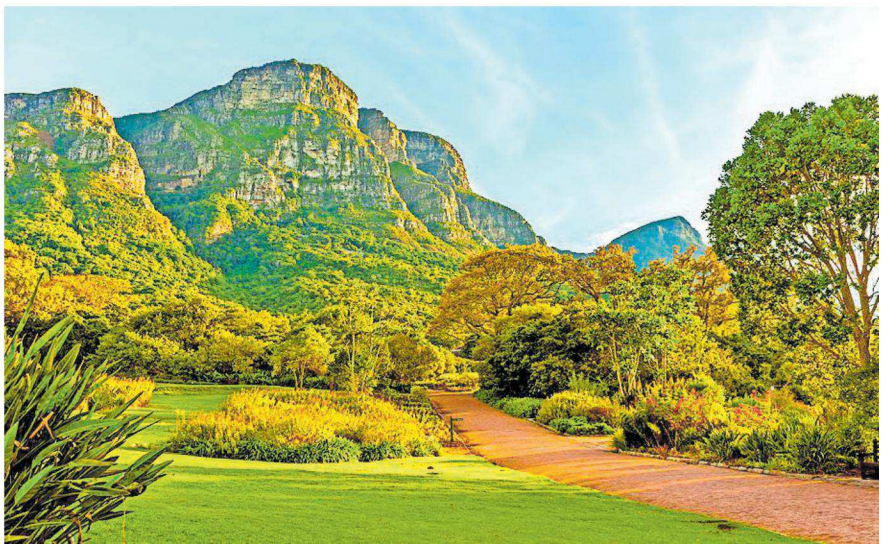
In the winelands there are lots of lovely options for accommodation but my latest discovery was 7 Koppies, a few miles out of Franschhoek and a slice of pure heaven. Perched on top of a hill, with only five bedrooms, it's set in 50 hectares of fynbos (indigenous shrubland) within a working farm. It makes a great bolt hole if you want a few nights out of the city or a base to explore all the local vineyards (B&B doubles from £223; 7koppies.co.za).

Some final advice. If you're heading east to the Garden Route, don't take the boring N2 motorway: slow down and go on the R62. It turns the journey into part of the holiday, especially if you can overnight in Montagu, Robertson or Barrydale. If you have time, make a side trip to quirky, pretty Prince Albert in the Little Karoo, but make sure your hire car has the oomph to get over the steep Swartberg Pass.

And if you've already done the Garden Route, consider a side trip out of Cape Town to Swartland instead, home to some of South Africa's most exciting independent winemakers. Then head west to the seaside at Paternoster where a meal at chef Kobus van der Merwe's outstanding Wolfgat, with space for just 20 diners, should be on everyone's must-do list (tasting menus from £66; wolfgat.co.za).

I can hear you shouting over your marmalade, "I can't believe he hasn't mentioned X, Y and Z!" but I'm out of space so do let me know your favourites. Maybe I'll see you there, on a morning hike up Lion's Head, over calamari and chips at the Chapman's Peak hotel or sipping a sundowner in Camps Bay, where we can say cheers over a chilled glass of 2024 Full on Misfit, my latest Cape obsession.

Will Hide was a guest of British Airways, which has return flights to Cape Town and a week's car hire from £1,099pp (ba.com)



August

The holiday you *never* hand back.

August Collections brings together four rare homes in the South of France, Tuscany, the French Alps and Mallorca. For families who want to return to extraordinary places, year after year.

There is a certain kind of holiday that was, for a long time, the preserve of families who had inherited it. Long lunches in the hills of Provence in late spring. The golden hour of a Tuscan afternoon. First snowfall outside a chalet window. A Mediterranean island in early autumn, once the crowds have gone. These are not holidays you book. They are holidays you return to – to the same beloved homes, with the same rituals, as the years pass. August was founded to make this dream a reality for families.

August's collections at a glance

Pied à Terre
Elegant two-bedroom apartments in London, Paris, Barcelona, Rome and Cannes. From €405,000.

Grand Pied à Terre
Generous three-bedroom homes in the same cities, with living spaces made for hosting. From €730,000.

Signature
Characterful family homes in Tuscany, Mallorca, the French Alps, the South of France and the Cotswolds.
From €480,000.

Premium
Larger villas with additional amenities, from private fitness rooms to saunas.
From €715,000.

Prime
Four rare homes across Southern Europe and the Alps, shared by seventeen families. From €1.8 million.

August

A private collection of homes

August curates private collections of beautifully designed holiday homes in Europe's most cherished destinations. Each owner holds a share in a collection and, in return, enjoys access to every home within it – year after year, fully looked after. The purchase, renovation, interiors, housekeeping and garden care are all taken care of. All you need to do is arrive. Most families spend between eight and twelve weeks a year across their collection.

The Prime Collection

The Prime Collection sits at the very top of what August offers: four rare homes in the South of France, Tuscany, the French Alps and Mallorca. Every one of them was sourced off-market, in places where homes of this calibre rarely come to market. What emerges is a collection of remarkable homes, each with a direct line to the culture, gastronomy and rhythm of life that define its region.

As with every August collection, Prime pairs the comfort of a private second home with a service that removes every practical concern. Instead of owning one house, owners share four – alongside just sixteen other families, each carefully vetted and selected by August. Every home welcomes up to ten guests and is shaped around effortless living: generous spaces for gathering and entertaining, wellness facilities, refined interiors, beautiful finishes, and extensive private grounds that sit naturally within the landscape around them.

The Mougins villa is the first home in the collection, and it offers a clear sense of the vision behind Prime. A little over 3,200 sq ft, the house has five bedrooms – including two master suites – a fitness room, an outdoor kitchen, a saltwater pool, a pétanque court and those covered terraces, made for long lunches and slow evenings. Nice Côte d'Azur Airport is twenty-five minutes away; Cannes-Mandelieu closer still.

The restoration was carried out with as much care for the architecture as for the craft. Modern comforts are subtly integrated, while local materials and artisanal details preserve the character of the place – limestone finishes, handmade ceramics, woven French rattan and carefully chosen antique furniture create interiors that feel inseparable from Provence.

Chianti, Megève, Mallorca

The remaining homes in this first Prime Collection were selected according to the same philosophy. In Tuscany, a traditional villa sits in the heart of Chianti, surrounded by vineyards and olive groves, complete with a professionally equipped wine cellar. In Megève, a contemporary Alpine chalet welcomes homeowners all year round, set against the French Alps. And in Mallorca, a secluded finca above the village of Cas Concos combines authentic Balearic character with extensive gardens, a saltwater pool and panoramic sunset views.

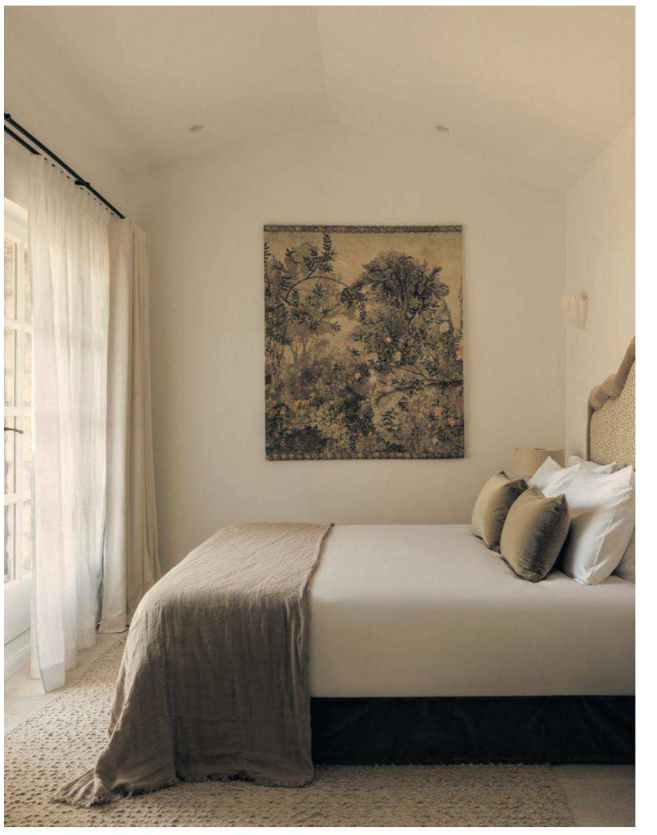
Made to return to

'The homes we've selected for Prime are the houses a family can see themselves returning to for generations,' says Mélie Dunod, co-founder and CEO of August. 'They're beautifully designed, deeply rooted in their surroundings, and made to become part of a family's story.'

For many owners, the appeal reaches beyond the homes themselves. Everything that comes with ownership – from maintenance and housekeeping to the preparation of every arrival – is taken care of by August. All the pleasures of a second home, without the responsibilities traditionally attached to it. The result is more time spent enjoying the destinations, and none spent managing them.

Shares in the Prime Collection are available from €1.8 million, with everything taken care of – from the moment of purchase to an arrival at a home fully prepared for your stay.

Explore the Prime Collection at augustcollections.com



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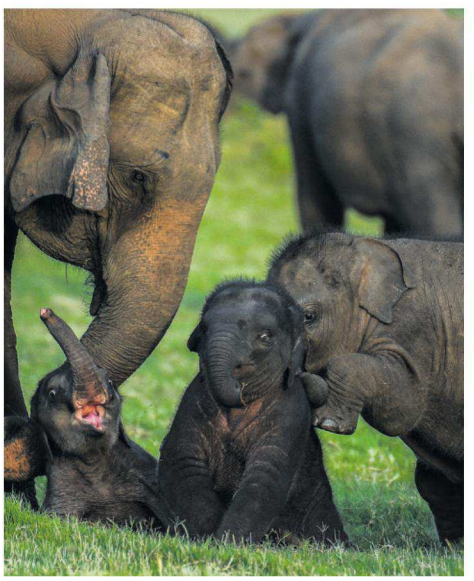
Return to Colombo and fly to the Maldives, where pristine beaches, crystal clear waters and abundant marine life await to slow down the pace. Spend five days of ultimate relaxation on its tropical shores, in a hand-picked all inclusive resort, flat out on the sand, snorkelling in the life-filled waters, or indulging in spa treatments. Return home refreshed, rejuvenated and full of wonderful stories of your adventures.



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INDIA HOBSON; ANNA BATCHELOR

Austen without the bonnets

From potted shrimps to private tours, Chatsworth's new package is the ultimate Jane Austen getaway, says *Laura Hackett*

I am always in the market for a literary holiday. I don't just mean a holiday where I can spread out by the pool with a book (although those are great too), but a trip connected to a particular novel. I've visited Naples and Ischia to get a peek at the world of Elena Ferrante's *My Brilliant Friend* series. I've stayed in Harrogate on the trail of a disappearing Agatha Christie. And, yes, I've made a pilgrimage to Bath, the spiritual home of Jane Austen, bursting at the corset seams with novelty tea shops and empire waistlines.

I have to confess, though, that I found the bonnets of Bath a little overwhelming: I would rather visit a literary location and immerse myself in it imaginatively than get dressed up and start reciting famous passages. Enter Chatsworth's Regency Escape, which might just be the perfect balance between immersion and elegance.

> "It's the perfect balance between immersion and elegance"

Chatsworth House in Derbyshire is a hallowed location for any Austen fan. As well as being home to the dukes and duchesses of Devonshire for almost 500 years, it is widely believed to be the inspiration for Mr Darcy's estate, Pemberley, in *Pride and Prejudice*. It is also – crucially – the filming location for Pemberley in Joe Wright's 2005 film adaptation, starring Keira Knightley and Matthew Macfadyen. Now, working with the nearby Cavendish Hotel in Baslow, Chatsworth is offering a new two-night package, specifically designed for Austen fans.

The Cavendish is an utterly gorgeous boutique hotel, which was named the Sunday Times Best Place to Stay in 2025. It is no surprise, then, that every detail has been carefully considered. The walls are drenched in rich, dusky colours, all greens and mauves. There's a sunny terrace for drinks and dining and a cosy lounge for cocktails.

Historic duchesses of Devonshire have inspired the room names of some of the 28 rooms. My husband and I are in the Spencer room, after Georgiana Spencer, who grew up at Althorp (like her great-great-great-great-niece, Diana Spencer), and married the Duke of Devonshire in 1774. Their tumultuous relationship is at the heart of the 2008 film *The Duchess*, which was also filmed at Chatsworth House (and also stars Keira Knightley).

Once settled in, we head to the Gallery Restaurant for a Regency dinner. I had been a little anxious about this element of the weekend: what if we were served turtle soup? Calf hearts? Eels in wine? Ragout of pigs' ears and feet? Luckily, the chefs at the Gallery have taken a discerning approach to Regency-era food. My ragout has asparagus and peas rather than pigs' ears, while my husband wolfs down his potted shrimps on hot buttered toast. For the main, his lamb came straight from the Chatsworth Estate, while my chicken fricassee is served with morels, a wild mushroom that was a luxury item in Austen's day. They have a slightly odd texture, but a rich, truffly taste. The emphasis here is not on copying specific recipes (as much as I'd have loved to have spotted Mr Collins's favoured "excellent boiled potatoes" on the menu) but on fresh, seasonal produce, sourced locally, just as a 19th-century cook would have done.

The main event, however, comes the following day, with our visit to Chatsworth House itself. Beyond the chic interiors, delicious food and friendly staff, perhaps the biggest benefit of staying at the Cavendish is that you can walk 20 to 30 minutes to Chatsworth on a quiet path along a river: no need to drive. It means you can experience your first sight of the house as Elizabeth Bennet once did: "A large, handsome, stone building, standing well on rising ground, and backed by a ridge of high woody hills."

We are met at the ornate golden gates by Matthew, our tour guide, who tells us that of the 690,000 people who visit Chatsworth each year, a significant proportion come because of the Austen connection. We don't know for sure whether she visited the house itself, but we know that her parents did, likely paying the housekeeper for a tour as Elizabeth and her aunt and uncle do in *Pride and Prejudice*. Even more crucially, it's said that Austen stayed in the nearby village of Bakewell while completing the final revision of the novel.

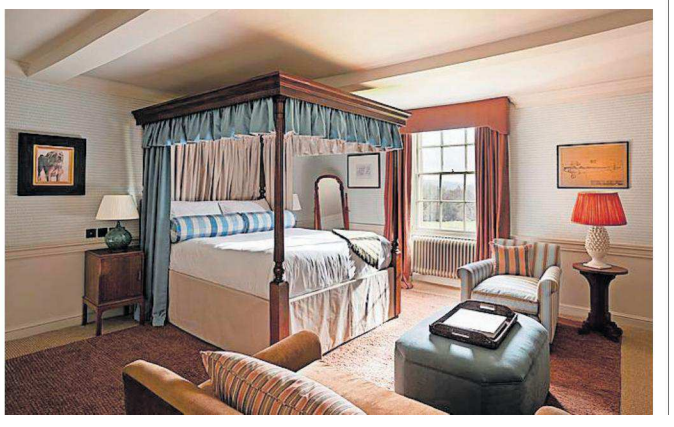
These key facts conveyed, Matthew switches into full Regency footman mode, informing us that we are welcome to call him John, as lords and ladies referred to all of their footmen for ease, and tells us about the renovation work completed by his master, the 6th Duke of Devonshire (1790-1858). We soon come to enjoy Matthew's charming persona – even more when he is able to take us through a number of shortcuts around the house, beating the crowds. Most of the visitors, many of them in Regency dress, are intent on taking photos in the breathtaking painted hallway.

In the sculpture gallery, the shrouded lady who features in the film is a Vestal Virgin, and was commissioned by the duke in 1846 for a £60 deposit. The sculpture of Macfadyen as Mr Darcy, meanwhile, has been moved to the gift shop, with a sign warning visitors "Please do not kiss!"

Most exciting of all, Matthew procures a huge key and a walkie-talkie to let us into Belvedere Tower, a part of the house usually closed to guests. Inside is a beautiful ballroom and theatre, all painted curtains and creaking wooden floorboards, with stunning views over the estate. You usually need to book a personal tour (£85pp) or a proposal package (£950) to access the tower, so it was a real treat to see inside it as part of the tour.

After saying goodbye to Matthew (we resist calling him John), we explore the house and gardens at our leisure. The *House of Stories* exhibition on now, which explores Chatsworth's connection to literature, features a first edition of *Pride and Prejudice*, *Paradise Lost* and a fragment from *The Canterbury Tales*. My favourite part, however, is a little reading room for visitors, full of Austen novels and histories of the house, and some very comfortable armchairs. We have afternoon tea in the stables (a tradition that strictly did not exist in the Regency era, but when the sandwiches are this good, who are we to quibble?) and then walk back to Baslow, very much at our leisure.

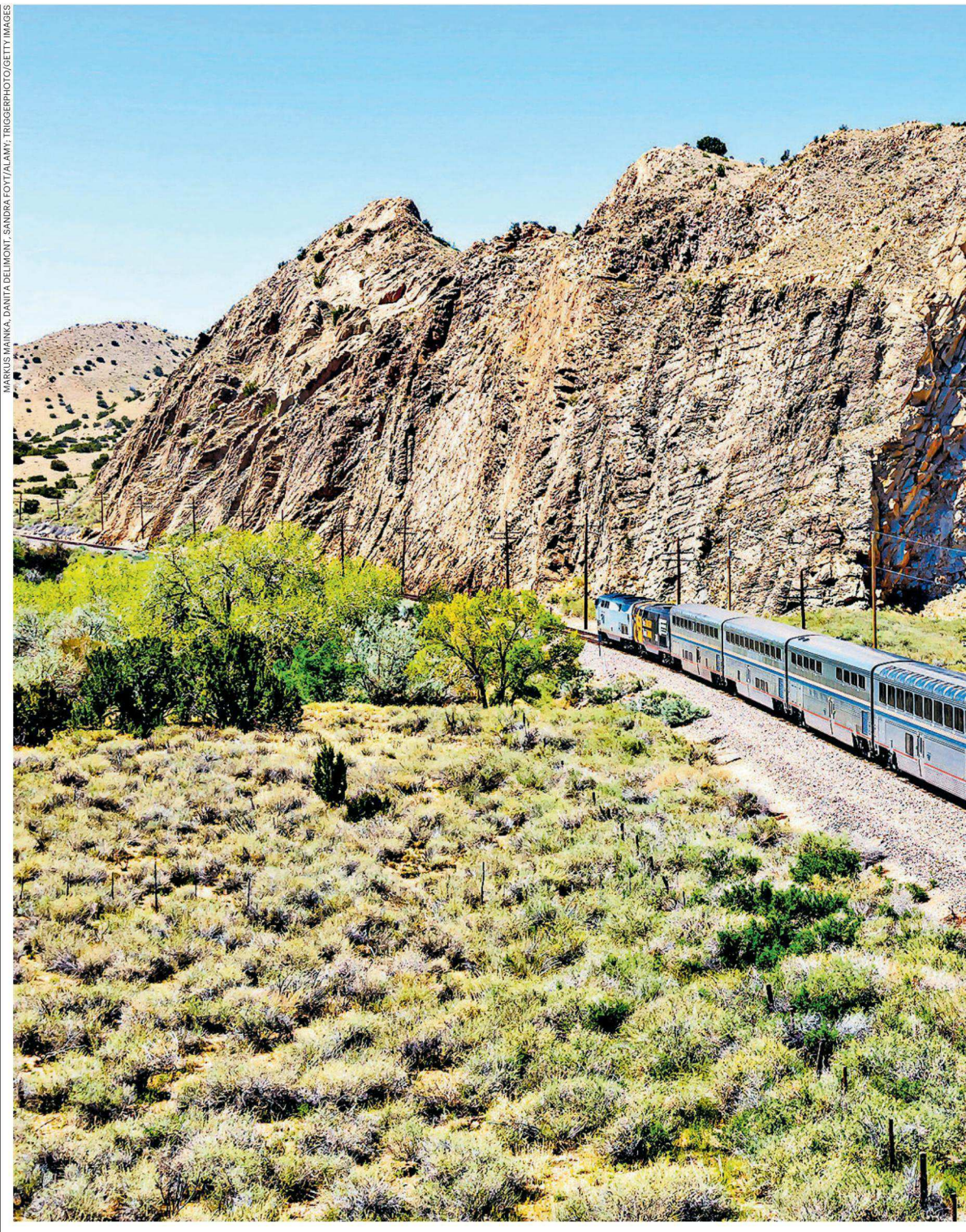
On our final evening we eat in Baslow village itself, in the Devonshire Arms, where we enjoy not only the venison pie, but also very friendly service (mains from £17, thedevonshirebaslow.com). There are so many characterful old villages to explore in the surrounding areas – Edensor, Bakewell, Beeley, Hassop – as well as the Peak District itself, with its glorious walks and views. But you might find, as we did, that the grounds of Chatsworth itself (all 1,000 acres of them), and that little walk between it and the Cavendish, is more than enough to sustain you for a very refined weekend of Regency bliss – without the dressing up.



From main: the Cavendish Hotel in Baslow; afternoon tea at Chatsworth; a room at the Cavendish

Laura Hackett was a guest of Chatsworth Escapes, which has two night's full board from £498pp, including a bespoke Regency tour, Chatsworth House & Garden tickets throughout your stay, afternoon tea and a Regency-themed dinner (chatsworthescapes.co.uk)

Travel US



MARKUS MAINKA; DANITA DELIMONT; SANDRA FOYT/ALAMY; TRIGGERPHOTO/GETTY IMAGES

Route 66 — by train

This is the way to mark the centenary of the route and soak up the scenery from Chicago to Los Angeles, says *Jacqui Agate*

Servers weave between booths at Lou Mitchell's in Chicago, ferrying sugar-dusted doughnut holes to tables and topping up brimming mugs of drip coffee. A neon sign glows shamrock-green above diners digging into hash browns and sunny-side-up eggs. I've reached the unofficial starting point of Route 66.

"Lou Mitchell's predates Route 66," says Stetson Siler, a volunteer guide with the Chicago Greeter programme, offering free walking tours. "It's a block from Union station too, so it's always busy."

Many visitors leave Lou Mitchell's bound for America's most famed highway, but I'll be boarding an Amtrak train and following a route that shadows Route 66 between Chicago and Los Angeles.

A train might seem an odd way to tackle one of the world's ultimate road trips, yet long before Route 66 was established in 1926, railways linked many of the communities it later connected.

The highway is an icon, synonymous with burger-slinging diners, retro motels and neon-lit nostalgia. Less celebrated are the rail tracks beside it, offering the same wide-angled views and Americana.

Siler guides me along the original Route 66, stopping at LuLu's Hot Dogs on Leavitt Street, where sharp humour is a house speciality, then pausing at Navy Pier, where a sparkling sign proclaims: "The Road Starts Here". Siler points out that the route officially begins on East Adams Street, whose sticker-battered sign has become a pilgrimage point for devotees.

A few hours later I'm standing beneath the skylight at Union station. Opened in 1925 it served as a gateway to the west, when the stockyards and railroads of Chicago earned it the nickname "city of big shoulders". Today travellers spill across the beaux-arts Great Hall, waiting for trains bound for all corners of the country.

> "The tracks converge with and peel away from the road"

Among the departures is Southwest Chief, Amtrak's flagship Chicago-Los Angeles service. I save that for later, instead boarding the Lincoln service, which follows Route 66 more closely across Illinois. We rattle out of Chicago, the skyline flattening into farmland, with grain elevators replacing glass towers.

The Lincoln service is simpler than the Southwest Chief, with no observation lounge or dining car, but the seats are comfortable and the windows large as we charge through the prairie state.

I arrive in Alton, Illinois, after dark. Although this little town is about 30 minutes' drive from the nearest section of Route 66, it captures much of the road's spirit with its quirky gift shops and mighty Mississippi River views. I spend the night up the river in Grafton, checking into the bluff-top Tara Point Inn and Cottages before returning to the station.

This time I board the Missouri River Runner, which carries me west. For a fleeting moment, the mist-smudged Gateway Arch, a monument to westward expansion, emerges above the St Louis skyline before slipping behind the trees.

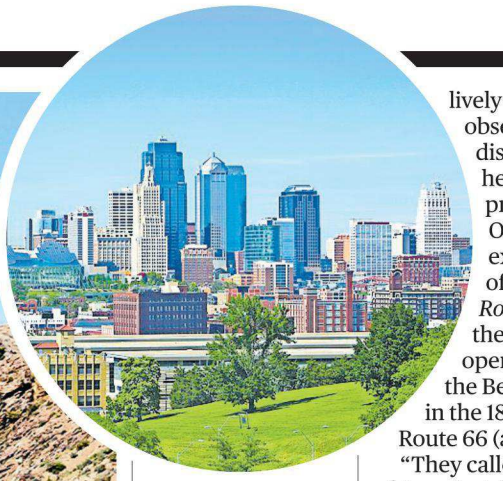
We continue along the river and, by evening, roll into Kansas City. I spend 24 hours here, using the free KC Streetcar to explore neighbourhoods including River Market, with its weekend farmers' market, and the Crossroads arts district before returning to Union station for an overnight ride on the Southwest Chief.

This service traces its roots to the Santa Fe railway's Super Chief, launched in 1937 and nicknamed the "train of the stars" for its popularity with Hollywood elite such as Dean Martin and Judy Garland. It still carries passengers from Chicago to Los Angeles over 43 view-soaked hours, its tracks repeatedly converging with and peeling away from Route 66. While the highway crosses only a sliver of Kansas, the Southwest Chief carries me clear across the state.

I sleep through the journey in my compact cabin, waking to the plains of eastern Colorado, where pronghorns vault across the high desert and I eat breakfast in the dining car.

The Southwest Chief also offers the chance to discover Trinidad, a pocket-sized town that prospered on the Santa Fe Trail before booming with the railroad's arrival in the 1870s. Its Victorian buildings now house thrift stores and cafés. Back aboard, the landscape heaves upwards as the train climbs scenic Raton Pass.

New Mexico delivers landscapes to fuel the imagination, with sagebrush-scattered ranchland unfurling in cinematic sweeps beneath the foothills of the Sangre de Cristo mountains. On one horizon a rainstorm gathers; on the other Route 66 ribbons beside the tracks under a blue sky. Travellers with more time could hop off to explore Albuquerque, strolling on



Clockwise from far left: a restored service station on Route 66 in Arizona; the Southwest Chief service in New Mexico; the Kansas City skyline; a diner in Albuquerque; a Route 66 sign in Chicago

Central Avenue or grabbing a milkshake at the 66 Diner. But I press west, reaching Gallup nine hours after boarding.

My home for the night, Hotel El Rancho, is rustic yet neon-drenched, its deer heads and Navajo-style rugs conjuring images of old westerns. John Wayne was once a frequent guest; today a convoy of motorcyclists in themed T-shirts queues at reception instead.

Gallup makes its allegiance clear – a giant Route-66 shield is painted on the wall beside the station, framed by bold geometric patterns inspired by the region's indigenous Navajo Nation.

More than half the route – some 1,372 miles – crosses indigenous lands. The Gallup Cultural Center in the historic Santa Fe railway depot introduces visitors to the area's Native communities through Acoma pottery, Hopi Kachina dolls and Navajo ceremonial baskets.

Those hoping to buy directly from indigenous makers, however, will mostly need to go elsewhere. Gallup's sprawling trading posts, their shelves stacked with patterned rugs and silver jewellery, largely trace their roots to the Anglo-run businesses that once dominated commerce across the southwest.

I wander the streets of Gallup before finding the Rex museum, where a centennial exhibition explores everything from the influence of Route 66 on Native nations to the generations of Hispanic families whose roadside businesses became fixtures of the highway. (Don't miss breakfast at Jerry's, where eggs and sopaipillas come smothered in New Mexican red or green chilli.)

"Route 66 saw the merging of cultures," says Patrice Carpenter from the Rex museum. "I've lived here my whole life and I learnt things from this exhibit." She also explains how the arrival of Interstate 40 in the 1960s diverted traffic from its towns, a decline that was accelerated when the road was decommissioned in 1985, as motorists increasingly chose to travel on the new, speedy interstate highways. Communities were forced to reinvent themselves through tourism.

That's true of Winslow, Arizona, my next stop on the Southwest Chief. I watch our approach through the giant windows of the observation car. The sky blushes pink and the desert burns red as flat-topped mesas stretch across the horizon.

Winslow owes its existence to the railroad, flourishing as the Santa Fe railway boomed in the 1800s. Route 66 ushered in a second golden age, and the hospitality magnate Fred Harvey opened La Posada, a sprawling Spanish colonial revival hotel whose plant-filled courtyards and peach stucco overlook the tracks. As Americans began swapping trains for cars and the highway roared past the town, Winslow found new life by celebrating the very history that once seemed destined to fade. Today another one of those shields brightens the road, shops heave with related trinkets and a mural pays tribute to the Eagles' *Take It Easy*, whose "standing on the corner in Winslow, Arizona" lyric made the town famous. At La Posada I toast the centenary with a themed margarita.

Next up is Flagstaff, Arizona, a funky mountain college town that pairs Route 66 Americana with trail-laced peaks, lively taphouses and the observatory where Pluto was discovered. It embraces its heritage with centenary programming at Lowell Observatory and a special exhibition at the Museum of Northern Arizona. *Wagon Road to Mother Road* explores the transport routes that opened up the southwest, from the Beale Wagon Road carved out in the 1850s to the railroad and Route 66 (adults £14; musnaz.org).

"They called Route 66 the 'main street of America', because you're not just going through big cities, you're going through small towns," says the museum's Kristan Hutchison. "If we get off the beaten path and connect with people, our experiences become more powerful.

"The train also does something beautiful that even zipping down the highway in a car doesn't. It brings you together with other people. That's what many of us are nostalgic for: a kind of travel that's slower and more connected."

Between Illinois and Arizona I'd fallen into easy conversations with Amish travellers bound for Mexico, a woman crossing the country from Los Angeles to Chicago, to reunite with her mother, and crew members who had spent decades criss-crossing America's rails.

I cross the state line into palm-studded Needles, California, which is folded into the sunbaked Mojave desert. The day here is spent wandering past faded signs and Route 66 murals and stopping for a beer at the Red Dog Saloon, a beloved dive bar packed with regulars (914 W Broadway Street).

My last overnight journey whisks me across California and, as the train rolls into Los Angeles, the skyline rises from a morning haze. Route 66 can feel lost in the tangle of LA freeways, but diners and retro motels still evoke its golden age. You can follow an original section along Santa Monica Boulevard, where the old-school Barney's Beanery bar dates from the 1920s and has been frequented by rock legends from Jim Morrison to Janis Joplin. Even beyond, the road hotels such as the Garland in North Hollywood echo the golden age with palm-fringed pools and mid-century design (room-only doubles from £190; thegarland.com).

But the curtain call comes in Santa Monica, the beachy city just west of Los Angeles. The Southwest Chief may not run all the way to the Pacific, but the route's western terminus is only a light-rail (or Uber) journey away. I check into Casa del Mar, an Italian Renaissance-revival masterpiece that commands the beachfront and celebrates its own centennial this year (room-only doubles from £530; hotelcasadelmar.com).

Tacos overlooking the Pacific are followed by a guided cycle along the boardwalk with Bikes and Hikes LA (from £145pp; bikesandhikesla.com).

It feels only right to seek out the "66 End of the Trail" sign, which rises against a backdrop of crashing surf, rollercoasters and palm trees at Santa Monica Pier – a last, satisfying slice of Americana.

Standing beside the Pacific, it's easy to understand why Route 66 has lured motorists west for a century. I may have swapped four wheels for steel rails, but the journey – with all its characters, quirks and nostalgia – loses none of its magic.

Jacqui Agate was a guest of America As You Like It, which has 15 nights – a mix of room-only hotel stays and B&B sleeper trains – from £2,159pp, including flights to Chicago and from Los Angeles and Amtrak travel between Chicago and Los Angeles (americaasyoulikeit.com)

GOOD TO KNOW

Where is it?
Following the Route 66 journey by rail from Chicago to Los Angeles

Who will love it?
Road-trippers, rail-trippers, nostalgia-travel fiends

Insider tip
Amtrak services are prone to delays, so bring plenty of snacks, avoid planning too tightly and allow about two weeks to enjoy the journey

Clockwise from left: Gothenburg Museum of Art; the city skyline; the main village on the island of Vrango; cinnamon buns at Café Husaren

Double delights

Combine buzzy Gothenburg with its blissfully laid-back archipelago, says *Lizzie Frainier*

Gothenburg on Sweden's west coast is, for me, the perfect summer city break. It combines the obvious appeal of a city rich with fish-focused restaurants and intriguing museums with the added benefit of 20 proper islands in its beguiling car-free archipelago, which is divided into two – northern and southern.

I visited with my mum in late June, starting our long weekend with two nights on the smallest and southernmost inhabited island of Vrango, a 30-minute ferry ride from Saltholmen port. You can just explore for the day, but I didn't want to miss out on its much celebrated sunsets, which at this time of year don't kick off until after 10pm.

The island is home to fewer than 400 residents, who live in traditional bright white and Falun red clapboard houses in its centre, with two ruggedly beautiful nature reserves on either side. Each has its own hiking route, which provide an excellent way to get to grips with the striking rocky topography and laid-back vibe of Vrango.

It is the perfect example of the concept of open-air living for which Swedes have a name: *friluftsliv*. It was coined by the Norwegian playwright Henrik Ibsen, and today it's used across Scandinavia to describe the joy of injecting the outdoors into your everyday life. A mantra I can get on board with.

My mum and I started with the southern loop of the island, which takes about 45-60 minutes to walk, depending how many times you stop to take in the view or dip your toes into the cool water (clue: a lot). The route slips in and out of sun-dappled woodland for panoramas across smooth granite rock formations on to the water and the uninhabited islands of Kungso and Tistlarna. Look for the birdhouses in the trees named after the child who made each one, as well as the Bronze Age burial cairns from early settlements.

The northern route is slightly longer and has its fair share of pretty coves and wild beaches with oystercatchers and terns for company, but the southern loop provided our favourite: sandy and grassy Notholmen with its refreshing shallow waters. If you want to submerge yourself, you'll find a smattering of bathing ladders that deposit you into deeper waters, for example at Kohalla or the Swimming Pier, near the harbour. Jellyfish are also fans of Vrango, but they aren't hard to avoid and I'm told in high summer they sink into the depths.

From the harbour you can spot the island's highest point: a rocky outcrop topped with a burgundy-painted wooden hut that began life as a harbour pilot's lookout in the 17th century, and is topped by a billowing Swedish flag. We climbed the stairs at sunset to be rewarded by a vista stretching out in every direction, the island bathed in a golden glow. It felt supremely peaceful.

There is just one hotel on the island, the family-run Kajkanten Vrango, which has turned traditional boathouses around the charming harbour into simple self-catering stays. Naturally they are kitted out with Ikea finds and they range from doubles to family set-ups, with space to sleep seven snugly. The name in Swedish means quayside, and the best are those facing the water.

The hotel even has its own floating cabin, which you can hire privately for a few hours (from £116). Inside there's a kitchen and large wood-burning sauna with views; outside a hot tub, ladder for cold dips and tables for picnicking.

Order a seafood hamper from Fiskeboa opposite for a feast of smoked blue mussels, cold-water prawns and the sweetest langoustines you will ever taste (£27pp; fiskeboadonso-vrango.se). Swedes love their mayo – it's piled high in many dishes – and the hamper comes with several different flavours, from garlic to chilli.

It's also worth catching the ferry to another island for dinner, as we did to Donso, ten minutes away. The evening we spent at the alfresco café Popsicle, run by two local sisters, exceeded our expectations. The food is more playful than traditional: think lemongrass mussels with fried new potatoes and moreish seaweed cream cheese with crackers. It becomes a real scene on live music nights – we watched a choir of 20 sing moving Swedish songs (mains from £11; popsicle.nu).

As for how else to fill your days, it's all about being outdoors. The friendly staff at our hotel can help with that, organising guided tours from seaweed foraging adventures to kayak trips. We tried the latter with the softly spoken Morten and it was a highlight (£37pp for three hours). My mum was nervous, but he set us at ease, guiding us past boats in the harbour to hug the coastline dotted with native wild pink roses and bright

yellow goldenrod. From there we found our way to a remote, barely connected finger of the island covered with sweet-smelling honeysuckle and surrounded by translucent waters. Earlier Morten, who lives on neighbouring Styrso, had whispered with a wink that Vrango was secretly his favourite in the archipelago. And it wasn't hard to see why.

As well as *friluftsliv*, there's another very important f-word in Sweden... and that's fika. The art of slowing down with a coffee and a sweet treat that's just as much about socialising as it is about a snack. You can do this on the islands, but you'll find a greater concentration of cinnamon buns in the city.

We squeezed in as many as we could in 48 hours – no

DAVID TALJAT, NATHANIEL NOIR/ALAMY; XBRCHX/GETTY IMAGES; PETER_KVARNSTROM

regrets. The humongous one at the old-world Café Husaren in the cosy Haga district was bigger than my head and delicious (cafehusaren.se).

In between we meandered through the design district Magasinsgatan with cool vintage, furniture and book shops; soaked up the sun in the city's parks, including the Garden Society of Gothenburg (free; tradgardsresan.se) with its fragrant rose garden and tropical-plant-filled Palm House; and hopped on a boat trip (50 minutes for £21pp; stromma.com) with a guide going heavy on the dad jokes – Gothenburg is known for its groan-worthy puns – but we did learn that many historic buildings here are sinking like in Venice and Amsterdam because of the city's soft marine clay and the 19th-century wooden foundation piles, which have begun to rot.

I was particularly happy to be travelling with my mum rather than my boyfriend when it came to the World of Volvo and the Aeroseum museum in a Cold War-era subterranean aircraft hangar – we swerved both in favour of the Museum of Art, with its eye-catching collection by the 1930s Gothenburg colourists. Joyous (£6; goteborgskonst museum.se).

We walked everywhere, racking up serious steps. It helped that we were staying slap-bang in the middle at Hotel Pigalle, a Paris-themed boutique spot with a lively rooftop terrace primed for tip-top sundowners. The excellent, heaving buffet breakfast spread – from pancakes and eggs to cheeses and granolas – is also laid on up here. Yes, the theme feels random to a British traveller, but you can't fault the atmosphere or the reasonable rates.

As good as the cinnamon buns are, you'll want to save room for the many great restaurants within walking distance too – from the Michelin-starred Koka (tasting menu £77; restaurangkoka.se), where fish dishes such as shrimp crudo on a parsley cracker with cress emulsion are the stars of the show to the wine bar Natur, where the strawberry and lemon cake dessert encapsulated summer (mains from £16; restaurang natur.se). My favourite was the very affordable Bar Bulot, tucked beside fish shops and veg stalls in the covered Stora Saluhallen market, known for its delicate steak tartare served between heart-shaped waffles (mains from £14; bulot.se).

On reflection we might have got the chronology of our Swedish summertime escape slightly back to front. If you want to master the art of the perfect break, get your city kicks in Gothenburg proper first, then catch the ferry to take it slow – soaking up the sunsets, saunas and swimming on the islands. Either way, you'll arrive at the same conclusion: here you really can have it all.

> **Fika is the art of slowing down with a coffee and a sweet treat**

Lizzie Frainier was a guest of Hotel Pigalle, which has B&B doubles from £124 (hotelpigalle.se), Kajkanten Vrango, which has room-only doubles from £158 (kajkantenvrango.se), and Goteborg & Co (goteborg.com)

More great places to stay

CLARION HOTEL POST, GOTHENBURG

The central post office in Gothenburg was given the makeover treatment almost 15 years ago to create a sophisticated stay beside the main station. So while it benefits from the dimensions of its Twenties neoclassical architecture,not least in its Norda restaurant, *below*, flooded with light from high arched windows — the 500-room Post comes with all the comfort you would expect of a top-notch international stay . Sure, decor is a mite bland, but focus instead on the comfort and convenience that guarantee a good night. Facilities include a rooftop swimming pool with city views, plus a scattering of bars to start or end an evening.
Details B&B doubles from £170 (strawberryhotels.com)

HOTEL VANILLA, GOTHENBURG

The opposite end of the scale from the Post, the 32-room Vanilla, off the pedestrianised Magasinsgatan shopping district, feels less a hotel than a stay with friends. It's a charming, intimate spot over three floors of an 18th-century house where simple decor is not so much styled as curated. Breakfasts in summer are served in an inner courtyard. Suffice to say that it has a dedicated clientele of returning guests who request the same room each time — a recommendation in itself.
Details B&B doubles from £104 (hotelvanilla.se)

MARSTRANDS KURHOTELL, MARSTRAND

As the country's herring capital of the 16th and 18th centuries, Marstrand was infamous as "the most depraved town in Scandinavia". It gentrified into a fashionable 19th-century resort, a seaside wellness retreat 45 minutes' drive northwest of Gothenburg where the royal family took sea dips and sailed their yacht (they still do). The waterside spa stay Marstrands Kurhotell overlays that period elegance with Scandi chic. Black-and-white photos of beautiful yachts hang on dove-grey panelling and tall windows look across the sound. Alongside the obligatory sauna, the hotel offers lobster fishing and hiking packages.
Details B&B doubles from £186 (marstrands kurhotell.com)

ISBOLAGET, DONSO

What do you do with a defunct ice house on the harbour of one of the loveliest islands in the archipelago? Turn it into a hotel, of course. Finished in austere grey, Isbolaget is a bit of an eyesore beside the pretty cottages of Donso village, about ten miles southwest of Gothenburg. Fortunately, the 14 compact rooms within are all charm, softened with walls of duck-egg green, wooden floors and pops of homely Scandinavian design. You'll breakfast on the terrace of the restaurant below, then sally forth for walks on the car-free island.
Details B&B doubles £139 (isbolaget.com)
James Stewart

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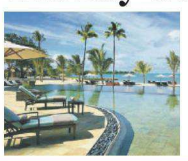

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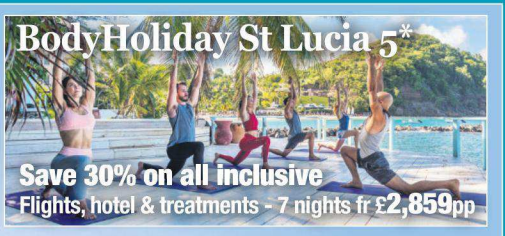

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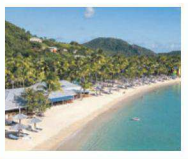

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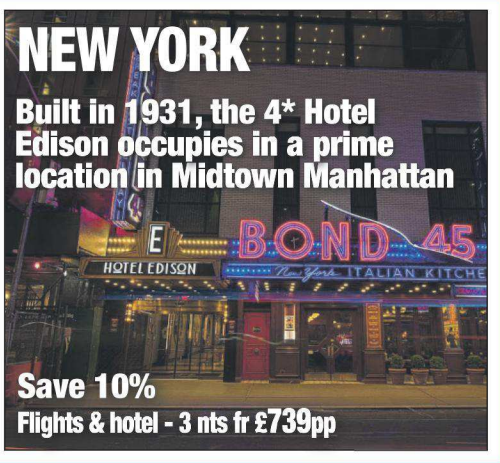

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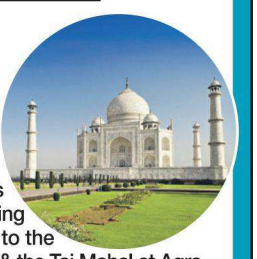

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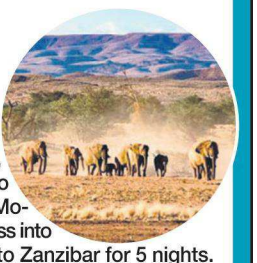

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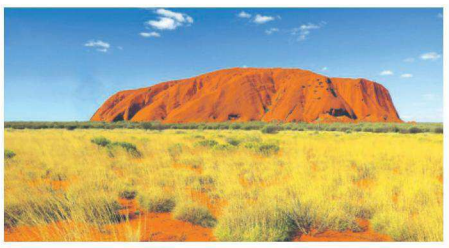

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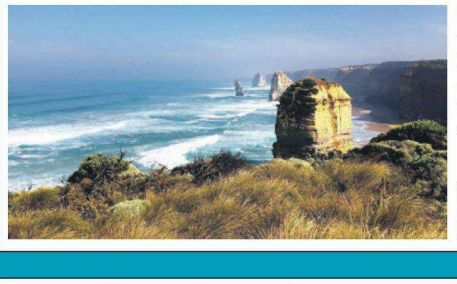

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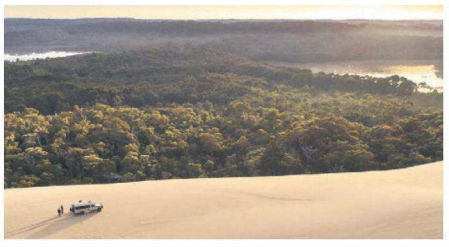

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1066 and all that

Our expert, *Norman Miller*, offers his guide to the best of Hastings, St Leonards and Rye

Riding a little Edwardian wooden carriage up the East Hill Lift from the salty bustle of Rock-a-Nore, the colourful paraphernalia of Europe's largest beach-launched fishing fleet recedes below. From high on the sandstone cliffs, I look down at Hastings old town with its Tudor and Georgian buildings before leaving the funicular and turning to wander along a slice of the King Charles III England Coastal Path across Hastings Country Park.

Did William the Conqueror stand here to gaze along the coast towards the Roman fortress at Pevensey where he had come ashore to end Saxon England at the Battle of Hastings? With an army of visitors set to descend on the British Museum in London this September after the Bayeux Tapestry made its (peaceful) crossing of the Channel, there's even more reason to explore the region dubbed 1066 Country.

Brighton often hogs the Sussex spotlight, and I've loved its chilled south coast vibes for two decades after years of London life. It's also been a perfect base to explore a county full of unique historic towns. Take Hastings, an evolving, slightly rough-edged charmer with a calendar of memorable events – from May's eye-popping pagan-rooted Jack in the Green festival, and one of the county's best costumed bonfire marches.

St Leonards-on-Sea is Hastings's conjoined Georgian sidekick, where Norman Road and Kings Road offer hipster style as tempting as Brighton's North Laine. Plus there are glorious countryside areas with 1066 links: medieval Rye, the inland village of Battle (site of the decisive Normans v Saxons dust-up), plus Winchelsea – a place so picturesque that if you saw it on a screen, you'd suspect AI hallucination. Here's my guide to the area.

HASTINGS AND BATTLE

Head first to Hastings old town – a mazy knot of atmospheric streets and tiny cut-through alleys known as twittens – which is ripe for exploring and a 20-minute walk along the seafront from Hastings train station. On the High Street, channel Georgian vibes at the unique vintage homeware mecca AG Hendy and hunt resonant retro at the 20th-century antique specialist Goods Depot. The 16th-century Stag Inn is the oldest and loveliest pub in town, set in Tudor houses on All Saints Street.

Don't just stick to the old town, though. Just down from Hastings station, the America Ground is a tight triangle of short roads named after an 1830s enclave of free-living locals who declared themselves part of the evolving United States. It still channels an alternative vibe – nowhere more than Gotham Alley off Claremont, home to quirky automata at Cabaret Mechanical Theatre.

Six miles from Hastings (15 minutes by train to Battle, then a 15-minute walk to the village centre) is the glorious 11th-century Battle Abbey and museum (£15; english-heritage.co.uk). En route, dive into the cool of the 12th-century St Mary's Church to contemplate its fascinating Battle Tapestry, chronicling local life in the decades after 1066 and stitched by community members in 2017. Battle Abbey, meanwhile, is the starting point for a five-mile circular battlefield trail.

Where to eat **Rock-a-Nore Kitchen, Hastings**
The atmospheric Rock-a-Nore Kitchen serves dishes including sea bream with shrimp sauce and tomato confit; open Wednesday to Sunday (mains from £17; @rockanorekitchen).

Hidden away in Bottle Alley – a 1930s glass-studded passage slipped beneath the promenade just west of Hastings Pier – is Selkie Seafood Bar. The outdoor seats are a unique spot to enjoy oysters and smoked fish (mains from £10; oysterboyevents.com).

Where to stay
The Laindons, Hastings
A luxury Georgian bed and breakfast in the heart of Hastings old town. Each of its six antique-filled rooms is a

ANDREW HASSON/ALAMY; THE GEORGE IN RYE; ALEXEY FEDOREN/GETTY IMAGES

From above: Ypres Tower in Rye; the restaurant at the George in Rye; the pier at Hastings beach

different colour and decor. We particularly loved the large Yellow Room for town and sea views (B&B doubles from £190; laindons.com).

ST LEONARDS

After a half-hour walk along the seafront (or three-minute train ride from Hastings to St Leonards Warrior Square), grab characterful caffeine at Stereo Retro on Kings Road – a mid-century styled listening bar whose eclectic playlist comes with coffees such as the rare kopi luwak using beans chomped and expelled by Asian civet cats. Then stroll to neighbouring hip strip Norman Road to check fine art and design at Kino-Teatr gallery and vintage cinema.

Kick back in the Georgian serenity of St Leonards Gardens, influenced by the style of Regent's Park and Kew Gardens in London, but with a surround of striking period architecture better than either.

Where to eat **Various**

Away from the beach, choose from a trio of spots clustered on Kings Road. Sonny's is a seafood star pairing smoked fish with ingredients like spinach, leeks and clams at market prices (sonnysofrock anore.co.uk), while Bayte has an Italian bent and complements handmade pasta with dishes like sea bass ceviche (mains from £14; bayte.co.uk). The hottest spot, though, is probably Boatyard, which has dishes such as salt-baked beetroot, blackberry, whipped tofu and sesame, and crevettes with lime leaf and galangal butter (mains from £16; boatyardstleonards.com).

Where to stay **St Benedict**

St Benedict is an 1880s villa whose five antique-filled guest rooms are dedicated to all things Victorian (B&B from £145; victorianbedandbreakfast.co.uk).

RYE

Twelve miles to the east – or 20 minutes by train – Rye is a compact medieval citadel overlooking the River Rother. A little fishing fleet bobs by a quayside fish market with an excellent seafood bar serving stuffed fish rolls, fish skewers, crab and Rye Bay scallops (mains from £8.50; ryefishmarket.co.uk).

Rye finds cool use for ancient surroundings in the shape of independent shops, such as Les Animaux, inside a former Georgian bank, and the book-lined Grounded café in a 16th-century former witch's house. Add perhaps the loveliest antiques outlet in Britain at Alex MacArthur Interiors, touting glam European design inside a medieval monastery (call ahead for an appointment; alexmacarthur.co.uk). A few yards down the cobbled hill from here, the Waterworks is an antique-filled micropub refashioning of an 18th-century pump station serving fine local ciders (pint from £4; ryewaterworks.co.uk).

Henry James made Rye his long-time home at Lamb House, a National Trust Georgian beauty set in a stunning cobbled enclave starring the 900-year-old St Mary's Church, plus the 13th-century Ypres Tower in the castle. Clamber past the massive church bells to reach the summit of St Mary's tower where the vast view towards Dungeness and the coast leaves you as breathless as the climb. I suspect William the Conqueror would have been impressed.

> "The view towards Dungeness and the coast leaves you breathless"

When it comes to the beach, swap Camber Sands' nearby dune-backed stretch and strong tides for the more reflective appeal of Rye Harbour Nature Reserve. It's a bird-filled tidal wetland with an evocative two-mile walk inland across sheep-filled fields to Henry VIII's abandoned Camber Castle to the west (rye.sussexwildlifetrust.org.uk).

Where to eat

The Union Rye

Carved from two 16th-century cottages, the Union spotlights outstanding seasonal produce including Winchelsea hogget and Rye Bay scallops (mains from £20; theunionrye.co.uk).

Where to stay

The George in Rye

Back, phoenix-like after a 2019 fire, the George is a shrine to reinvention, each of its 34 rooms in the 16th-century former coaching inn remade (room only from £125; thegeorgeinrye.com).

Norman Miller was a guest of the Laindons and the George and is the author of 111 Places in Hastings and Rye That You Shouldn't Miss (Emons Verlag £13.99). To order a copy go to timesbookshop.co.uk or call 020 3176 2935. Free UK standard P&P on online orders over £25. Special discount available for Times+ members

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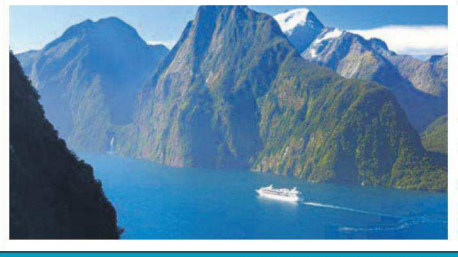

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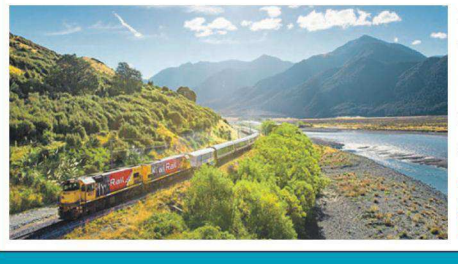

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JUSTIN NICHOLAS; MANFRED GOTTSCHALK/GETTY IMAGES

25Hour party people

Long after its Nineties heyday, Darlinghurst in Sydney is buzzing again. *Sarah Turner* checks into a new hotel

When I arrive at the 25Hours hotel in Sydney at about 10pm, two women are leaving. "Can we give you a hand with that? You've got to let us," they say, insisting on helping me to lug my suitcase up the final few steps of the entrance, despite their sky-high heels and a cheerful demeanour that suggests they are in the middle of a great night out. After a 20-year absence from Sydney, it feels like a very Australian and extremely Darlinghurst way for me to return. Or perhaps it's perfectly Paddington, the louche, highly enjoyable neighbouring district that has ridden and lost the waves of fashion over centuries.

At the intersection of two of the city's most party-hard districts on the eastern side of Sydney – between the Opera House, the CBD and Bondi – the building on Oxford Street that houses the 25Hours Hotel Sydney, the Olympia, has been dispensing good times for more than a hundred years. In 1911 it became a cinema, helping to pioneer talkies in the 1920s then moving into arthouse films. Later it housed the Grand Pacific Blue Room, a 1990s temple to cosmopolitans and Bacardi Breezers; Kylie and Michael Hutchence were habitués. I'm pretty certain that I came here too when I visited my old uni friend Noel, but that was nearly 30 years ago and my memories are hazy. Late last year, after being closed for a decade, it reopened as the 25Hours hotel.

Inside, there are some nice nods to the building's history. The reception area has shelves of videos, including *The Godfather* and the BBC series *Pride & Prejudice* (if you want to go really retro and watch one, the staff have a VHS player that they can set up in your room, though the nice young British person at the desk admits that nobody has asked them to do so yet).

The lobby area has shelves of books and genuinely comfortable mid-century furniture with proper patina. A German brand that likes converting tricky old buildings, 25Hours offers what the industry calls "lean luxury" – strong design values and bars and restaurants that have to earn their keep, but no frills such as room service; this is its first incursion into Australia.

Turn left out of the 25Hours and you're in Darlinghurst. "Darlo", to give it its time-honoured Sydney moniker, is the grittier of the two districts, with fetish shops doing inventive things with latex and leather. If you turn right you're in Paddington, and the area around Glenmore Road feels dry-clean-only in a very different way – in a series of adorable Victorian cottages decorated with wrought iron (hugely desirable, highly expensive) are a series of boutiques housing the city's most sought-after fashion brands, including Lee Mathews and Venroy.

However, there's still plenty to keep me happy in Dario. It turns out that chief among them is Swop, which opened here in 2023. In this all-white warehouse space, customers upload photos of clothes they want to sell – a member of staff helps (jet-lagged) me through the process and ten minutes later, while I'm trying on a pair of Gucci sunglasses available for £130, I get a notification with an offer of £13 in-store credit or £7 in cash. Prices for designer clothes are high, but there are also more affordable items, which was handy for the Vinted mistake I'd mistakenly packed (swop.net.au).

The price I got for that happily turned out to be exactly the cost of a slice from Sydney's trendiest pizzeria. Appizza, which opened in November on the corner of Taylor Square, just yards away from Swop, is the latest project from AP Bakery. Scan a QR code at your milk-crate-inspired table and chair and a glorious slice of pizza arrives.

This part of Sydney has long had strong food credentials. In a tiny café on Liverpool Street in 1993, Bill Granger changed breakfasts around the world when he loaded avocado on toast.

The area abounds with places to eat. The Palomar, the main restaurant at the 25Hours, stretches across most of the hotel's ground floor. It is under the leadership of the chef Mitch Orr, formerly of Kiln, and brings all the latest restaurant trends to the table. A cousin to the London restaurant of the same name, it has wood-fired ovens and Middle Eastern spicing tables, and has received rave reviews (mains from £26; thepalomar.com.au).

There's a coffee shop in the hotel too – Jacob the Angel, which bills itself as English (it feels gloriously Australian to me), with strong flat whites and pastries from Melbourne-based Lune, the country's most acclaimed bakery (they sell out before 10am each day during my stay). For stiffer drinks there's Mulwray, a cocktail bar with kelp tinctures and chesterfield sofas.

On a warm summer evening the Monica rooftop bar feels like the best nod to the building's fun old days. On the DJ-ready terrace, with loungy chairs, parasols and a peek of Sydney Harbour Bridge in the distance, I meet up with Noel, who I haven't seen for more than 20 years. He had spent the intervening years managing the Bookshop Darlinghurst, the city's oldest bookshop for the gay community, on Oxford Street. We spend the evening marvelling at the passing years and grinning inanely at each other while snarfing padron peppers and devilled spanner crab (snacks from £6). We drink Aperol spritz, on the basis that they may not have been invented – or at least widely marketed – when we last met.

"This bit of Sydney has always been a confluence of queer businesses and independent fashion shops," Noel tells me. "The Westfield centres that opened in the CBD and Bondi Junction in the Noughties really damaged the area, but things are gentrifying again." This probably included his bookshop, which closed in 2025, primarily because the landlord wanted to up the rent rather than because people had stopped buying books.

Before now there had only been a couple of places to stay in this part of Sydney: Oxford House, with 55 rooms and a rooftop pool (room only from £118; oxfordhousesydney.com), and Mrs Banks Hotel (B&B doubles from £117; mrsbankshotel.com.au). But 25Hours is altogether bigger and splashier. Its 109 rooms, ranging from 22 to 43 sq m, are pleasing, with specially commissioned art, good showers, comfortable beds and complimentary minibars (soft drinks only, but still nice).

There are other hotels scheduled to open, including the Lands by Capella and the Waldorf Astoria, but they will be more expensive and in the CBD, near Circular Quay.

Soho House plans to open an outpost a few minutes' walk from the 25Hours, at the junction of Crown Street and Oxford Street, in 2028. It may have a rooftop swimming pool (most other Soho Houses do) and feel even trendier than the 25Hours. But I can't believe that it will offer the perfect Sydney welcome I received.

From main: the lobby of the new 25Hours hotel; the Darlinghurst skyline; the historic building housing the hotel

Sarah Turner was a guest of Discover New South Wales (visitnsw.com), 25Hours Hotels (room-only doubles from £160; 25hours-hotel.com) and Inspiring Travel, which has seven nights' room only at the 25Hours in Sydney from £2,532pp, including flights and transfers (inspiringtravel.co.uk)

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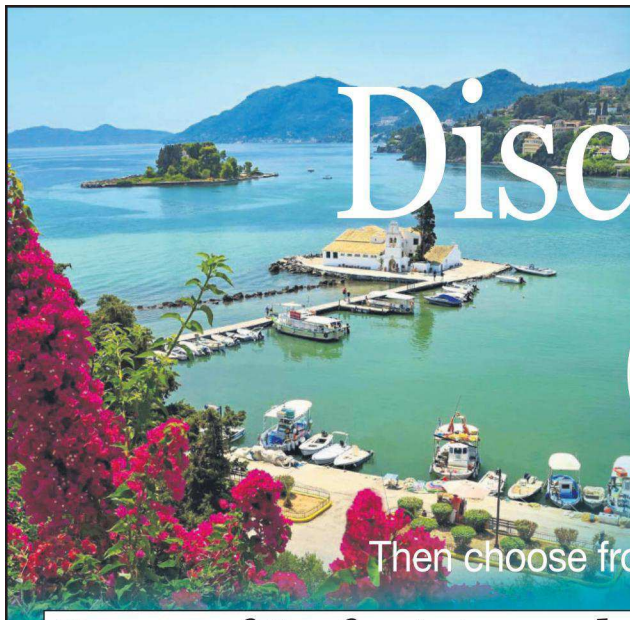

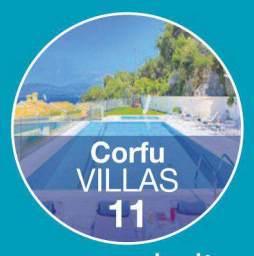

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Deborah Raven | Posted 20 Jun | Stayed at **Ikos Odisia**

"Ray is absolutely brilliant. Having had two health scares he's sorted everything for us for two trips to Greece. I would only ever book holidays through him now."
Victoria Hamilton | Posted 17 Jun | Stayed at **Corfu Imperial, A Grecotel Resort**

"We had a lovely holiday and loved the hotel that was recommended to us! Thank you for all your help Eve!"
Lauren Pope | Posted 11 Jun | Stayed at **MarBella, Mar-Bella Collection**

"Worked out completely as planned - thank you Brody."
Simon Ford | Posted 31 May | Stayed at **Ikos Odisia**

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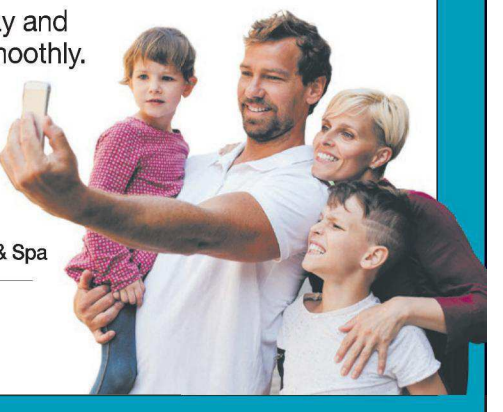
Patricia King | Posted 26 May | Stayed at **Dreams Corfu Resort & Spa**



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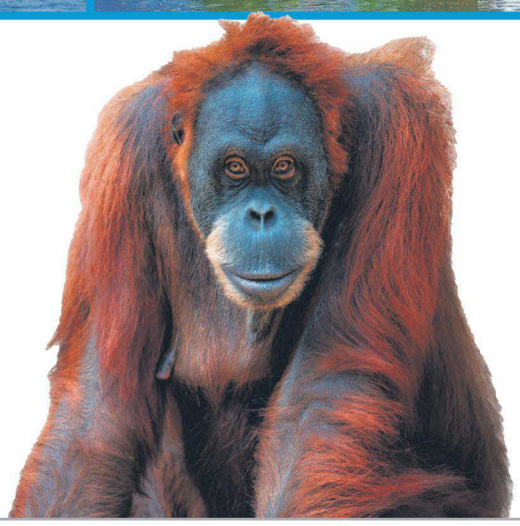

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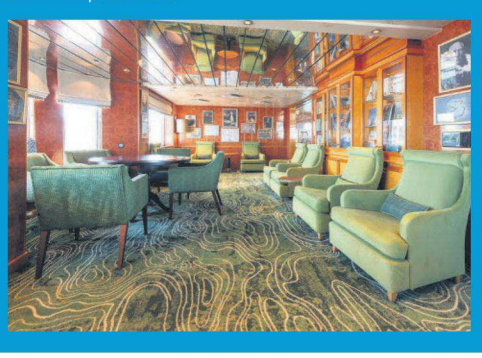

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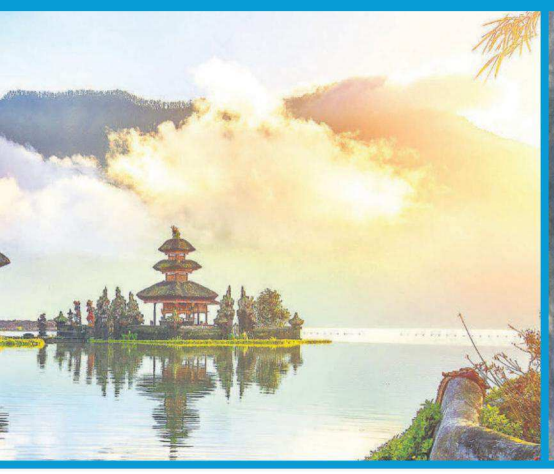

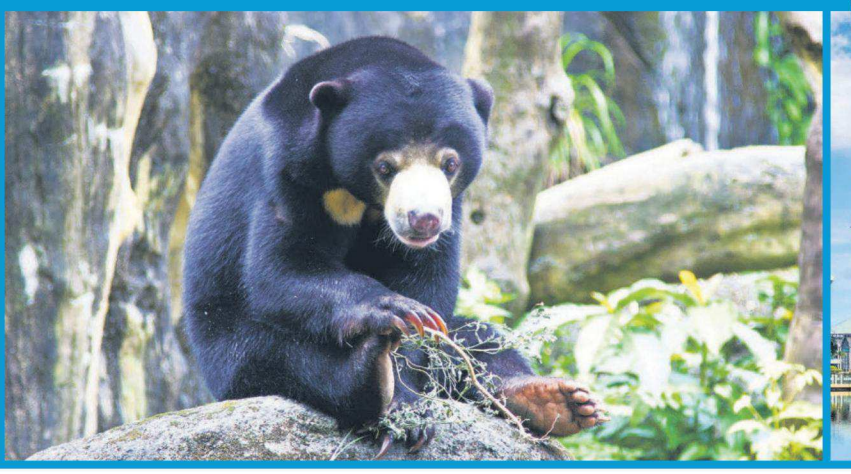

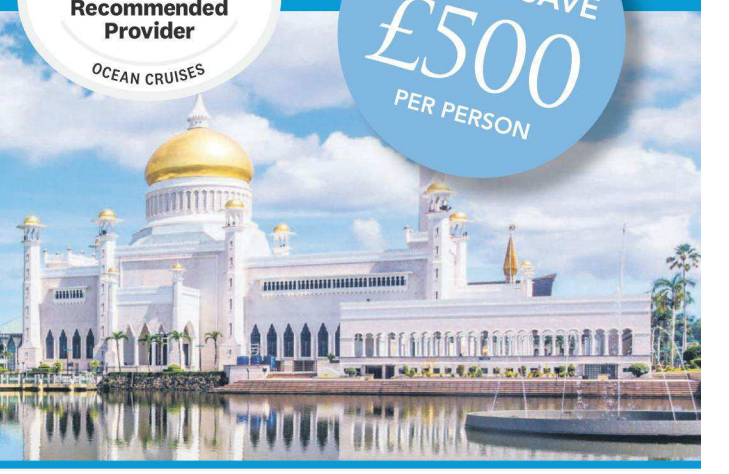

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Day 1 London to Singapore. Fly by scheduled flight.

Day 2 Singapore. Arrive and transfer to our hotel for an overnight stay.

Day 3 Singapore. After breakfast we will depart the hotel for a guided tour of Singapore which will include the National Orchid Garden. After lunch we will continue to the MS Island Sky and embark. Welcome drinks and dinner will be served as we sail tonight.

Day 4 At Sea. Spend a leisurely day at sea as we make our way to the island of Borneo.

Days 5 & 6 Kuching, Malaysia. This morning, we arrive into Malaysia where we will spend the next two days in Kuching, capital of the state of Sarawak. We will spend our time here exploring the city and the natural wonders of the surrounding area. There will be a chance to visit nearby Semenggoh Nature Reserve where since 1975 the wardens have been training young orangutans, who had been orphaned or rescued from captivity, how to survive in the wild. The success of this programme has left the surrounding forest reserve with a thriving population of healthy adolescent and young adult orangutans, who are now breeding in the wild. We will also set out to explore the city of Kuching and learn more about the exploits of the Brooke family who, some 200 years ago, were awarded Sarawak by the former owner, the Sultan of Brunei, in recognition for the aid provided in defeating a rebellion. See Fort Margherita and the Chinese History Museum which houses many artefacts of past eras and memorabilia of Chinese affairs. During our time in Kuching, we will also visit Bako National Park, the oldest national park in Sarawak which is known for its amazing diversity containing almost every type of vegetation found in Borneo. On a series of guided nature walks for all levels we will explore the jungle keeping an eye out for proboscis monkeys and long tailed macaques as well as some of the 190 species of birds that can be found here.

Day 7 At Sea. Take some time to relax after a busy couple of days as we continue our journey.

Day 8 Muara, Brunei. We arrive this morning in oil-rich Brunei where our full day excursion will include the immense Kianggeh open air market before taking a scenic boat ride along the Brunei River offering views of the magnificent Sultan's Palace. We will also see the colourful water villages built on stilts before continuing to the stunning Omar Ali Saifuddien Mosque. Our tour will conclude at the Royal Regalia Building, which is home to the Sultan's marvellous collection of royal gifts and ceremonial weapons.

Day 9 Kota Kinabalu, Malaysia. Returning to Malaysia we have a full day to explore the city and surroundings of Kota Kinabalu. Our tour will take us to Kinabalu Park located beneath the jagged granite peaks of Mount Kinabalu. This UNESCO World Heritage Site provides a glimpse into the fascinating plant life of the region. Next, we will visit the botanical gardens where a diverse collection of unique flora is gathered from the entire park and transplanted here for conservation and educational purposes. Alternatively, there will be the opportunity to explore the myths and legends of Borneo and delve into the history of the 'headhunters' with a visit to an ancient burial site.

Days 10 & 11 Sandakan. After a morning at sea we arrive in the city of Sandakan, our base for the next day and a half. For keen nature lovers there will be an excursion to the Rainforest Discovery Centre, one of the most accessible natural rainforests in Sabah. A wonderful park for nature lovers and birdwatchers, we can discover the unique flora and fauna of Borneo. Alternatively, a guided tour of Sandakan will include a visit to the lively market and the old-fashioned stone building of St Michael Church, one of the few surviving pre-war stone buildings built in 1893 and we will also visit Newlands, the former home of author Agnes Newton Keith. In addition we will learn about the rehabilitation of the orangutans at the Sepilok Centre and hear about their threats to survival. We will visit the Sepilok Forest Reserve feeding platform and see orangutans in the third stage of their rehabilitation programme where the orphaned and injured orangutans are brought to Sepilok to be rehabilitated to return to forest life. Sepilok is a primary lowland forest and the nearest place to visit the virgin jungle of Borneo and one of the few remaining rainforests in Sabah. Close by is the Sun Bear Conservation Centre which provides rehabilitation to the smallest bears in the world which are at risk from deforestation and poaching. Our exploration today will end at the Labuk Bay Proboscis Monkey Sanctuary.

Day 12 At Sea. Enjoy a leisurely day at sea as we continue our journey around the Borneo coast.

Day 13 Derawan Islands, Indonesia. This morning we arrive in the tropical and idyllic Derawan Islands. The islands are part of the Coral Triangle which contains some of the richest marine biodiversity on earth. We will spend the day on nature walks, snorkelling over the colourful coral reefs or enjoying Zodiac cruises.

Day 14 Toli Toli, Sulawesi. Today we sail over to Sulawesi and the charming township of Toli-Toli. Few tourists and even fewer cruise ships visit here. We will be collected by local becaks (cycle rickshaw) to explore the town including the local church, mosque and the small market to see the trading of local crops.

Day 15 Menumbar River & Pulau Birahbirahan. Today we enjoy the benefits of our small ship as we spend a day of exploration well off the usual cruise ship and tourist routes. Spend the morning at the Menumbar River where we will launch the Zodiacs. This remote river, flanked with pristine mangrove forest is a haven for birds and crocodiles and offers the opportunity to see an unexplored part of Borneo. Over lunch we position to the small island of Birahbirahan where our onboard naturalists will lead a series of nature walks in the rainforest.

Day 16 Samboja Lestari. From our berth in Balikpapan we enjoy a full day excursion to Samboja Lestari, an area of restored tropical jungle. The great work by the Borneo Orangutan Survival Foundation has profoundly changed the lives of the local people and the wildlife here. We will have the opportunity to see the great work being carried out by the foundation where 200 orangutans live in its protected environments as well as over 50 Malayan sun bears. We will enjoy lunch at the lodge overlooking the jungle.

Day 17 At Sea. Enjoy a day at sea sailing towards Bali.

Day 18 Celukan Bawang, Bali. We arrive in Bali this morning but are well away from the main tourist hubs as we land on the northeastern coast from where there will be a choice of two full day excursions. You may wish to visit the West Bali National Park which comprises of 19,000 hectares of land with an additional 7000 hectares of coral reefs and coastal waters. Here we can take a gentle trek and hope to see grey monkeys, black monkeys, giant lizard and some of the 160 species of birds that live here. Afterwards we take a short boat ride to Menjangan Island to snorkel in beautiful coral reef gardens. Alternatively drive inland to the Munduk Highlands to see the three lakes, Bratan, Buyan and Tamblingan. Alongside Lake Bratan is Pura Ulun Danu, an important Hindu-Buddhist temple and a site of pilgrimage. The scenery is stunning and we will have time to take in the surroundings before continuing to the appealing town of Munduk.

Day 19 Bali to London. Disembark and transfer to the airport for our scheduled indirect flight to London.

Day 20 London. Arrive this morning.

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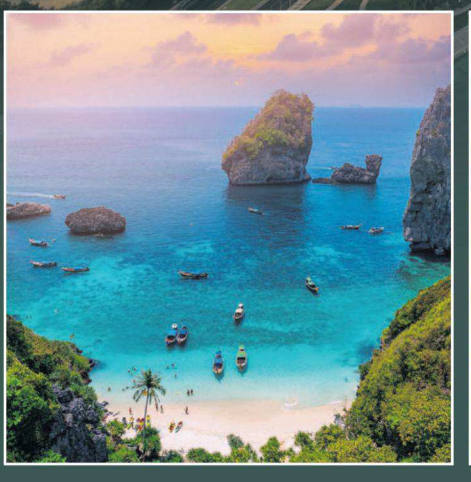

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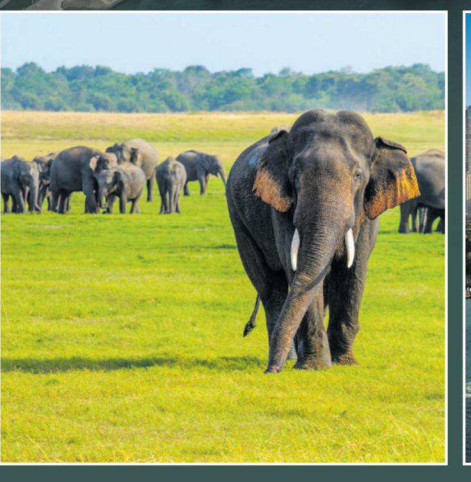

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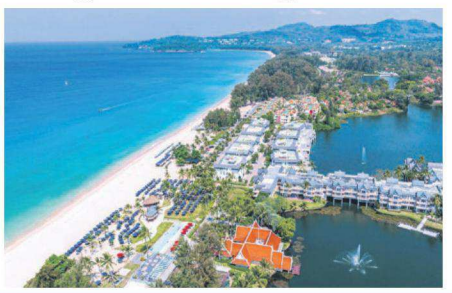

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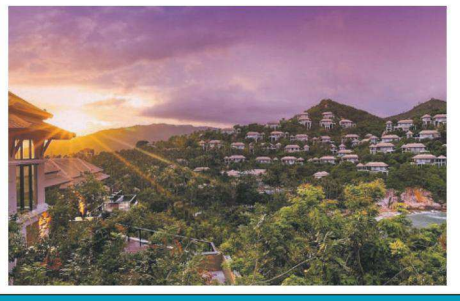

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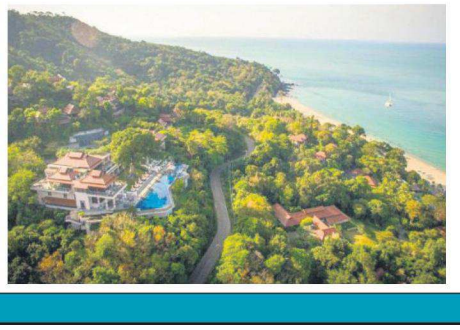

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> **Jonathan Jones** | Posted 9 Jul | Stayed at **Park Plaza Bangkok**

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>
> **Mark Bronka** | Posted 5 Jul | Stayed at **SAii Koh Samui Villas**

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>
> **Nancy Rowe** | Posted 29 Jun | Stayed at **AMANOR Hotel Chiang Mai**

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>
> **Alex Pemberton** | Posted 2 Jun | Stayed at **Anantara Hoi An Resort**

> Brilliant holiday - everything went like clockwork.
>
> **David Cummings** | Posted 29 May | Stayed at **Centara Kata Resort Phuket**

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> **Louise Ransford** | Posted 28 May | Stayed at **Santiburi Koh Samui**

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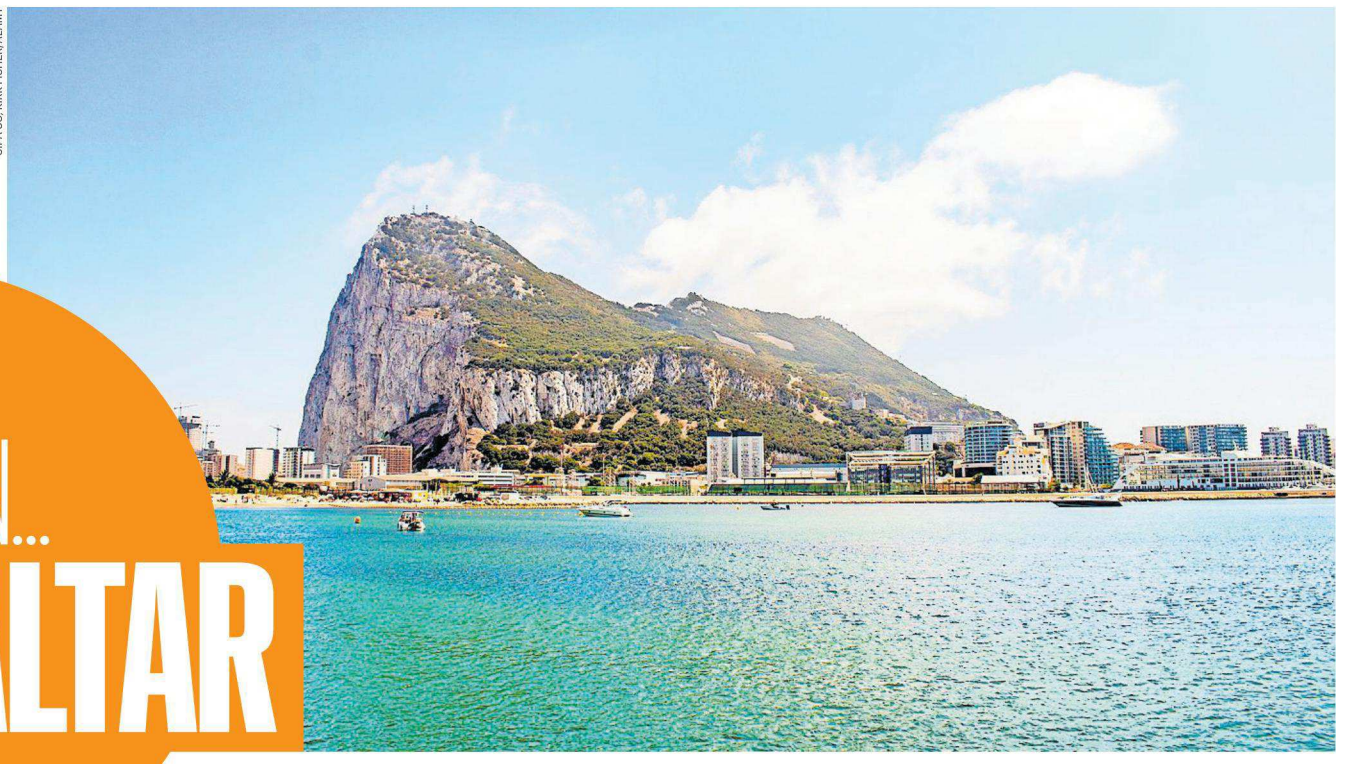
48 HOURS IN... GIBRALTAR

The British territory has tapas, dolphin spotting, scenery and gin to enjoy, says *Jane Knight*



SIPA US, KIRK FISHER/ALAMY

Above, the Rock of Gibraltar; below, Grand Casemates Square

Dangling off the tip of the Iberian peninsula and staring straight out at Morocco, Gibraltar is defined by its 1,400ft slab of limestone riddled with tunnels, caves and mischievous macaques.

For years this gateway to the Med felt more fortress than city break. But the British overseas territory is having a bit of a glow-up. Its vast Second World War tunnels have been reimagined as an immersive attraction, other military sites and the Moorish Castle are being restored and, later this year, the Harrison is due to open as Gibraltar's first boutique hotel. Even the cable car (closed at present) is getting an upgrade.

Spring and autumn are the sweet spots, with fewer cruise crowds and not-too-hot weather. That is when Gibraltar becomes a pleasure to explore on foot, hiking from the old town with its red pillar boxes and M&S to the top of the Rock, or strolling the coast to sandy beaches.

By the time you sit down for a meal, you have earned it. And whether you choose tapas, tagine or fish and chips with a pint, you will be paying for it in pounds.

A new agreement with Spain means the Rock is now treated as if it is part of the EU. If you are a British citizen you will clear immigration at the airport and your stay will count towards your Schengen area 90 days in 180 limit, as it does in neighbouring Spain.

DAY 1

MORNING

There's far more to the Upper Rock Nature Reserve than its Barbary macaques and the concert hall interior of St Michael's Cave. Wobble over the Windsor Suspension Bridge, step out onto the glass-floored skywalk and walk on the 16th-century King Charles V Wall, which snakes across the Rock. While the cable car is out of action, tackle everything on foot via the Mediterranean Steps or climb up through town. Or take a taxi tour (all sites included in the £30pp one-day nature reserve ticket; shared taxi from £20pp extra; naturereserve.gi).

Lunch **Pack a picnic**

Designated picnic sites scattered over the nature reserve are the perfect place to tuck into local specialities such as calentita, made from chickpea flour and olive oil, or spinach tart (£3 from Tasty Bite, 59 Irish Town). Or buy a sarnie at St Michael's Cabin by the cave. Either way, beware marauding monkeys.

AFTERNOON

Explore some of Gibraltar's 34 miles of tunnels, from the Great Siege Tunnels, used during the 1779-83 conflict with France and Spain, to the vast Second World War tunnels network. Highlights include Jock's Balcony, a large opening and observation position in the rock face overlooking the airport and border, a Spitfire and interactive spy challenges (included in the £30 nature reserve ticket; ww2tunnels.com).

Drink at **The Lord Nelson**

Set in the historic Grand Casemates barracks, this pub was designed to emulate Nelson's flagship, HMS Victory, complete with sails and rigging. Landport Tunnel just outside houses a mural of John Lennon, who married Yoko Ono in Gibraltar (pints from £4.50; lordnelson.gi).

EVENING

Indulge in a 75-minute gin tasting at the micro-distillery Spirit of the Rock. Sample six gins and learn the colourful history of the spirit, from the meaning of "navy strength" to the origins of "gin palaces". The session ends with a cocktail of your choice (£25pp; spiritoftherock.gi).

Eat at **El Kasbah**

Housed in what is thought to be a former water cistern in the old town, with brick walls and arches reflecting Moorish, British and Spanish influences, this unpretentious spot serves good-value Moroccan couscous and tagine (mains from £13; elkasbah.gi).

Need to know

Getting there and around

British Airways flies directly from Heathrow in less than three hours; easyJet flies from Gatwick and Manchester. It is a ten-minute taxi ride from Gibraltar airport into town, which is compact and easy to explore on foot. Ebikes can also be rented (£35 for a half-day; ebike-gibraltar.com).

Visit responsibly

The removal of checks at the Spanish border means it will be easier to make a multi-break trip, with Malaga, Cadiz and Jerez all within a 90-minute drive of Gibraltar (and Morocco a 90-minute ferry ride away).

> "Visit the National Museum for its 14th-century Moorish baths"

DAY 2

MORNING

Hit the beach at Catalan Bay on Gibraltar's dramatic eastern flank, where the Rock rises sheerly behind a row of candy-coloured houses and the sand slopes gently into the Med. The former fishing village traces its roots to 18th-century Genoese settlers.

Eat at **Nunos**

This ground-floor restaurant makes delicious pasta daily and rustles up a mean pizza. Don't skip the tiramisu. There's an on-site deli with charcuterie and pasta that's an easy option if you're self-catering or after a takeaway, too (mains from £12.50; wearenunos.com).

AFTERNOON

The Bay of Gibraltar is one of Europe's best places to see dolphins in the wild, with year-round sightings and pods as large as 200. Set out to sea with the Rock in the background and keep your eyes open (£28; dolphin.gi).

Drink at **My Wines**

Within the former fortification of Chatham Counterguard, with Rock views from its terrace, this wine bar and all-day restaurant has a list of more than 300 labels, with by-the-glass and tasting flights (glass of wine £5; mywinesgibraltar.com).

EVENING

The Gibraltar National Museum might feel a tad provincial, with a collection running from stuffed seabirds to an Egyptian mummy hauled from the sea. But it is worth visiting to see the 14th-century Moorish baths and replicas of Neanderthal skulls discovered on the peninsula (£15; gibmuseum.gi).

Eat at **Casa Pepe**

Expect the freshest of seafood at this Spanish restaurant scenically situated on Queensway Quay Marina. Tapas sharing plates feature everything from fried anchovies to prawn croquettes, iberico ham and manchego (large tapas plates from £14.50; casapepegibraltar.com).

Jane Knight was a guest of the Gibraltar Tourist Board (visitgibraltar.gi), Sunborn (sunborngibraltar.com) and the Eliott (eliotthotel.com)

Where to stay

THE ROCK

Hotel with a history

Everyone from Winston Churchill to Sean Connery has stayed in this 1930s hotel. It is still a Gibraltar classic but these days it is neither particularly opulent nor glamorous behind its white façade. However, the classically styled bedrooms are comfortable (the best have sea-view balconies) and you can enjoy a cream tea (£21) while viewing Spain and Morocco (room-only doubles from £130; rockhotelgibraltar.com).

THE ELIOTT

Pool with a view

Lie on a lounger and gaze out at the upper town and Rock from the rooftop pool and bar at this central, modern hotel. Breakfast is served in an adjacent room along with views over Algeciras in Spain. In blue and white tones with oversized headboards, the bedrooms are spacious if a tad functional; book one on the higher floors for the best views (B&B doubles from £178; eliotthotel.com).

SUNBORN

Cruise ship on the marina

A hotel built in a cruise ship, Sunborn offers some of the sparkle of life at sea, starting with the giant blue disco ball in its reception. Drink in the sea views from the gym, spa and bar, as well as the deck pool. If you pick one of the modern superyacht superior cabins, you can also watch planes taking off on the runway. Sunborn is an easy walk from the airport (B&B doubles in a superior cabin with balcony from £216; sunborngibraltar.com).

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MY HOLS JAN LEEMING

The housemates and heat in India were a challenge

The former news presenter on a solo trip to Myanmar and adventures in Australia

Jan Leeming, 84, was a BBC1 newsreader from 1980 to 1987. She also presented the 1982 Eurovision Song Contest, held in Harrogate. Since her retirement she has appeared on *I'm a Celebrity... Get Me Out of Here!* and *The Real Marigold Hotel* among other TV programmes. She is divorced and has a son, Jonathan. She lives in Kent with her papillon dog, DiDee

ANTON ALEKSENKO/GETTY IMAGES; KEN MCKAY/ITV/SHUTTERSTOCK

The Amber Fort in Jaipur was one of Jan Leeming's Indian highlights

My father was an army officer and was posted to Singapore. I was only allowed one visit to see him on his three-year tour of duty, when I was 14. I was so looking forward to seeing him when the Suez Crisis intervened and my trip was cancelled.

So my first foreign trip was in the summer of 1957, with a party of young people, to Lermoos in the Austrian Alps, where I did gentle walks and went dancing in the evenings. There were no cheap flights then, so we travelled by train and overnight couchettes. It took a couple of days to get there if I recall correctly.

In my early twenties I spent three years working as an actress and TV presenter in Australia and New Zealand – I was the first woman newsreader on TV in Sydney, in 1963 (quite a coup in the male-dominated Aussie culture of the time).

My first job down under was as part of the Young Elizabethans, taking potted Shakespeare to the outback. I got to visit the black opal field at Walgett, New South Wales, where the landscape was like the surface of the moon, with its "mole holes" left by prospectors. Women weren't allowed in pubs then, but a prospector invited me and another female member of the group into a tin shack of a pub where I held some hugely valuable opals in my hand. I loved Australia and would never have left had my fiancé, Hayo, not been killed in a car crash in 1966.

One of my most memorable holidays was in Myanmar with Just You Single Holidays in 2016. I'll never forget the wonderful sunset at Amarapura, the "Immortal Capital", with the longest teak bridge in the world, or the fishermen on Lake Inle steering their boats with their feet. Seeing the Schwedagon Pagoda and its dazzling gilded stupa was another magical moment.

Taking part in *I'm a Celebrity ... Get Me Out of Here* in Australia in 2006 was also memorable, even if we had to contend with the humidity, hunger and mozzies. My son, Jonathan, reckoned that I'd be first out and he'd get to enjoy two weeks in a luxury hotel so encouraged me to sign up. As it happened, though, I was in the jungle – actually a rainforest – for 17 days.

After leaving the jungle I visited the Currumbin Wildlife Sanctuary. I joined a queue to have a photo taken with a koala, but as they passed him to me he did a poop. The couple of nights I got to spend at the Palazzo Versace hotel on the Gold Coast just about made up for that.

A decade or so later I joined the line-up for *The Real Marigold Hotel* in Jaipur, India – my father was born in India and served in the Indian army. Coping with the heat and the other participants (I'm not going to name names!) was a challenge, but it was worth doing because I got to visit the Taj Mahal, as well as the Amber Fort with its incredible Italianate decoration.

I've had the occasional disappointing holiday experience too. In the early 1980s I stayed in a filthy self-catering apartment in Crete with my husband at the time, Patrick, and Jonathan, then 18 months old. The bed consisted of a stone base with a dirty mattress and pillows. After one ghastly night there we booked into a nearby hotel, even though we didn't have much money – despite being a national newsreader I was only on £10,500 a year and Patrick earned even less as a BBC Radio 2 announcer.

Then there was the time I bought a beautiful terracotta bottle of Lacryma Christi – meaning "tears of Christ" – wine in Naples while travelling back to the UK on the Castel Felice ocean liner. I intended to turn it into a lamp on reaching home but, having nursed it all the way, I shed tears when it rolled off the customs table at Southampton and smashed to bits.

My next foreign trip will be to Sydney in the autumn to attend Jonathan's wedding. I'm delighted that at 45 he's finally settling down. However, I'm not sure if I'll be going down under again after that – the flight is about 22 hours long, it's expensive and I'm getting older. That said, I have a lifetime of wonderful travel memories to sustain me.

Interview by York Membery

Jan Leeming is patron of Animals SOS Sri Lanka, which rescues street dogs and cats (animalsos-sl.com). Read more about her at janleeming.com

COMPETITION

WIN A LUXURY SCOTLAND BREAK WORTH UP TO £2,600 AT W EDINBURGH

WHERE WAS I?

I want to take my Friend to see a tube. "What, in this heat? No thanks," he says.

"Not *the* Tube," I tell him. "*A* tube." Though the two are in some ways connected.

"The only tube I want to see is a hosepipe with water coming out of it," he croaks.

"They're banned," I say, mischievously adding: "There will be plenty of water when we get there."

So we walk, starting in a park opened on a bomb site and featuring a spear throwing sculpture. Friend has been sheltering here, beneath a tree. Then we head south. Fortunately, many of the streets are shaded — because the buildings are so tall, especially on the second half of our route.

Nearly two miles south-southeast of the park, we reach a stumpy, tube-shaped brick structure — built in 1926, it's 67 yards northwest of the West Gate of a castle.

"Is this it?" Friend splutters.

"Not really," I tell him. "It's the tube below that counts." Named after the castle, it's the site of a 19th-century breakthrough in public transport that quickly went bust. "But we can't see that one, so this will do," I add.

"What about the water?" Friend growls.

"Isn't it obvious?" I reply, pointing south. "The tide's going out so thousands of cubic feet of it are flowing past us every second."

Friend gives me a long, cold stare. "You brought me from the shade of a park for this?" he asks.

"Interesting, isn't it?" I venture.

"You know there's a gate in that castle that's designed for people like you," he growls. "You traitor!"

Sean Newsom

THE QUESTIONS

1. What is the name of the park?
2. What is the name of the castle?

THE PRIZE

The winner and guest will stay for two nights, B&B, in a suite at W Edinburgh. On the edge of the elegant, 18th-century New Town district, the hotel spans the sculptural Ribbon Building, the modern Quarter House and a restored Georgian townhouse, and brings five-star hospitality to the St James Quarter, a short stroll from Waverley station.

It has 244 rooms and suites, the spectacular W Deck, for rooftop views of Edinburgh Castle, and the tenth-floor SUSHISAMBA Edinburgh, a restaurant and cocktail bar showcasing Japanese, Brazilian and Peruvian cuisine. For more see wedinburgh.com.

The prize also includes dinner for two on one evening at SUSHISAMBA Edinburgh. It must be taken between September 1, 2026, and February 1, 2027, subject to availability and excluding public holidays and the period from December 23 to January 3.

HOW TO ENTER

Answer the questions and complete the entry form at **thetimes.com/travel/where-was-i** by the end of Thursday, August 6. One entry per person. Full terms and conditions apply and your information will be used in accordance with our privacy policy at newsprivacy.co.uk.

LAST WEEK'S PRIZE

The answers are Culcheth and Everton FC. Glen Mason from Kent wins a luxury Northumberland break worth up to £1,410 at Matfen Hall.

Sophia Money-Coutts

SOLO TRIPPING

It's a thorny problem: who gets which room on a villa break? Here's the best way to handle it

We were off on a family holiday to Sri Lanka for Christmas some years ago and I was recently heartbroken. This meant I was suddenly the only single one among my siblings, and so would have the little single staff bedroom at the back of the villa. No fan in there, I was told, but apparently it wouldn't be *too* hot.

I was furious and perhaps oversensitive. Not only was I sad and single, destined to be an old maid, I would now have the bad room on holiday while everyone else in my family, including my small nieces, would have posh ones with fans and en suite bathrooms – some even with outdoor showers from which you could watch the langur monkeys swing through the trees. In a fit of fury I announced I'd rent the cottage next door to the villa and, as an act of solidarity, my brother said he'd join me in its second bedroom.

Holidays in a gang, either friends or family, can be tricky if you're single and most of the others aren't. Couples need double beds, typically in bigger, nicer rooms, while the single person is often shoved in the tiny room, the kiddie room or, dare I say it, on a bunk bed.

Lovely to be on holiday, of course. Mustn't grumble. But it can feel belittling to be shunted into the bad room on account of your relationship status when you're probably quite conscious of it already – and especially galling if you're paying the same amount for the villa as everyone else.

Needless to say, there are Mumsnet threads that run to hundreds of comments on the topic of villa holidays and who should pay what. Generally, I reckon it's fairest to split the cost of such holidays per head, rather than per bedroom, on the basis that otherwise the single person, even if they're in a double room, may end up paying twice what couples pay. (Although I would say that, wouldn't I, given I'm single.)

Alternatively, it's a kindness if someone is in a less salubrious room to at least suggest they pay less. They may not take you up on it but the gesture will be appreciated. This applies to couples as much as singles. In the recent BBC TV series *Two Weeks in August* one couple, having arrived late, were put in a glorified corridor with an adjacent bathroom, meaning people traipsed past their bed on their way to the loo. Exactly.

I returned to the same Sri Lanka villa the year after my family holiday with a gang of mates, because it's such a lush, magical spot. This time I put myself in one of the bigger double rooms. There was still a touch of martyrdom to this, though, because I told my friends to take the very best rooms, with those outdoor showers to watch the monkeys in the morning, because I wanted them to realise how special the place was.

Seven years on I reckon that if you're the one who has suggested the holiday, booked the villa, sorted the flights and the transfers and the food and the accounting and so on, then you get first dibs on bedroom no matter your relationship status. You've done the spadework; you get the prize.

In a few months I'm off to Barbados. Not long ago, with magnificent good fortune, I won a raffle at a quiz and the prize was a week in a villa on the island, so I've invited various pals to come along. I'll certainly be bagging the best room on that trip.

Others suggest choosing rooms by picking names out of a hat, or alternatively swapping rooms halfway through a holiday. But really, who can be bothered with that? Three days into a week away my room tends to look like a burglar has ransacked it on the hunt for valuables. Clothes strewn across the bed, damp swimming costumes drying on various hooks, bottles of lotions and potions on every flat surface, single shoes dotted across the floor like stepping stones. The idea of packing that all up and moving into another room isn't very tempting by that stage. It's also a faff on the laundry front.

> "I reckon it's fairest to split the cost of such holidays per head

To avoid passive-aggressive sniping or even all-out war on day one of a holiday, it's not a bad idea to allocate bedrooms before arriving. Every August a big group of friends and I head down to the same house on the south Devon coast. Rooms are divvied out good and early on the WhatsApp group, and also changed from year to year so the singletons aren't always in the single beds. Sensible.

A hotel, of course, can be much simpler. Everyone pays for the room they want, no arguments. One single friend, soon going to Italy with a group of others including multiple children, has decided to do just that: book a nearby hotel room and join them at their villa during the day. He's particularly excited about the hotel breakfast alone, which I understand entirely.

This is one luxury afforded to those of us who are single and child-free. We can, by and large, do what we want on holiday. We may be offered the bad room but we can also dodge many other dramas, including but not limited to: when the children can swim again after lunch; when to put the children to bed; potential marital disharmony over who's scratched the hire car; any rows over the suggestion of visiting a local ruin; arguments about snoring after too much rosé, and so on.

On that family trip to Sri Lanka I strolled back and forth from my nearby cottage quite happily. I felt a touch princessy to have kicked up such a fuss and booked somewhere else but it also meant I could duck into the villa for mealtimes and out again if I wanted to lie in a hammock and read my book alone, away from the shrieks in the pool. There is a freedom to being the single one on holiday, remember.

The lighthouse at Galle Fort in Sri Lanka

BLOODUA, BOYLOSO/GETTY IMAGES

SOMETHING TO DECLARE

CATHY ADAMS

Why this flight tracking app is always on my screen

Some people doomscroll on Instagram or TikTok. My time-wasting app of choice is something a bit more niche. I'm nearly 40 and not sorry to say I'm obsessed with FlightRadar24.

In this most frequent-flying of jobs it's perhaps not surprising. I live underneath the flight path into Heathrow and can time my morning alarm with the BA216 from Washington on the approach. A few hours later on the school run it's one of Emirates' monstrously large superjumbos, en route to the northern runway from Dubai. If it's silent overhead I know I've gone to bed too late (the last plane to land in Europe's busiest airport is just before 11pm).

Last week a flight by an empty Qantas Airbus A350-1000ULR, flying from Toulouse in France to Melbourne, Australia, was hotly followed on FlightRadar24, with nearly three million tracking its progress through Europe and Asia. Why? It was a test flight for the aircraft that will eventually fly 22 hours nonstop between London and Sydney in what the Australian airline is calling Project Sunrise.

FlightRadar24 tracks the movement of planes both big and small around the world in real time. It started in 2006, when two Swedish aviation geeks crowd-sourced data receivers around the world to monitor global air traffic. Now it has 50,000 receivers on all seven continents and in space, tracking planes but also such aviation data as commercial flight schedules and aircraft details. More than a hundred million people have downloaded the app.

The AV geeks among us will have used it to watch the progress of a Royal Air Force Boeing C-17 as it carried Elizabeth II's coffin from Edinburgh to RAF Northolt in 2022 (five million viewers, the most in the platform's history), a US air force C-40C carrying the American politician Nancy Pelosi to Taiwan in 2022 (2.92 million followers), or previous Project Sunrise test flights. This month, everyone was watching Taylor Swift's private jet between Montana and LA, while, as I write, the most-tracked flights are all clustered around southwestern France, with people watching the wildfire-fighting effort.

A fellow frequent-flyer friend uses it as a sort of mobile pub quiz and challenges himself to guess the exact aircraft type he spies above his head. These days my six-year-old son would rather peer at the tailfins on the app than watch YouTube Kids, as would the nine-year-old son of a friend — which is the reason we all trooped down to Myrtle Avenue in Hatton Cross, popular among plane spotters for its proximity to Heathrow's south runway, for a family day out a few years ago.

FlightRadar24 is not just for the nerdy, though. It is a great tool for keeping a handle on everyday travel, which is particularly useful when flying by budget airline. If I'm on an evening flight I use FlightRadar24 to follow the previous journeys of the plane that day. This helps me assess how likely the flight is to be delayed.

And it doesn't stop there. When I'm on the plane itself, I'll track the aircraft position in the take-off queue and on the runway. As I said, obsessed.

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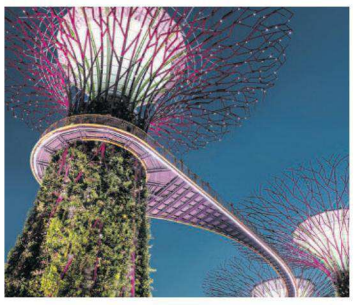

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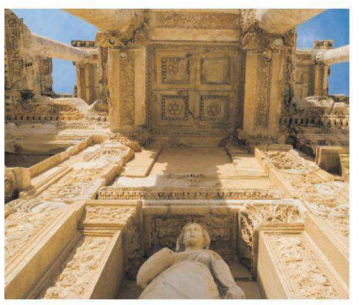

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EXCEPTIONAL VALUE

18 NIGHTS

FROM AN INCREDIBLE

£1,499pp*

SAVE UP TO £1,000 PER COUPLE^

View this holiday online by scanning the QR code or search the code on our website.

INCLUDES ONE-NIGHT LOS ANGELES HOTEL STAY

LIMITED TIME OFFER - BOOK BY AUGUST 8, 2026

Hawaiian Islands Discovery with Princess Cruises

18 Nights | Jan - Mar, 2027

PRINCESS

Your Holiday Includes

Full-Board Cruise

16 night full-board cruise on board Emerald Princess®*

Visiting*: Los Angeles, Hilo, Honolulu, Kauai, Kona, Ensenada, Los Angeles

Hotel Stay

One-night four-star stay in Los Angeles at the DoubleTree by Hilton Hotel Los Angeles Downtown

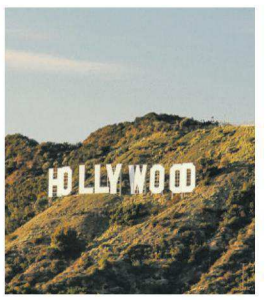
Upgrade Available

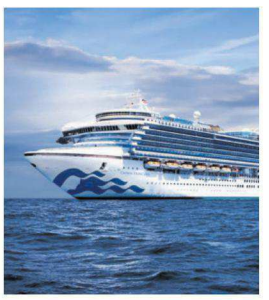
Enhance your experience on board Emerald Princess® with Princess Plus® from £50pp per day including MedallionNet® Max wifi, crew appreciation, Plus Beverage Package, four casual dining meals per guest, OceanNow® delivery, room service delivery

All Flights

London departure – regional flights available

Overnight flight





HOLIDAY CODE: AME8373

INTERIOR FROM*	OCEANVIEW FROM*	BALCONY FROM*	MINI-SUITE FROM*
£1,499pp	£1,699pp	£2,199pp	£3,199pp

*Prices, ship and itinerary shown are based on February 9, 2027 departure. Oceanview price is based on January 24, 2027 departure. Mini-Suite price is based on February 25, 2027 departure. ^Prices shown include discount and savings based on two passengers sharing an Interior cabin, departing February 9, 2027, booking directly with Imagine Cruising.

EXCLUSIVE PROMOTION

26 NIGHTS

FROM AN INCREDIBLE

£2,199pp

SAVE UP TO £2,000 PER COUPLE*

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INCLUDES INBOUND FLIGHT FROM LOS ANGELES

Luxury Cunard Voyage from Southampton with Panama Canal Transit

CUNARD

26 Nights | January 10, 2027

Your Holiday Includes

From iconic skylines to one of the world's greatest engineering marvels, this journey blends classic ocean travel with unforgettable destinations across the Americas.

Full-Board Cruise

26 night full-board cruise on board Queen Victoria

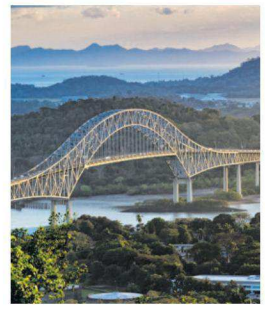
Visiting: Southampton, New York+, Aruba, Panama Canal Transit^, El Salvador, Puerto Vallarta, Los Angeles+

Enjoy an additional two-night stay in Los Angeles for £325pp

Inbound Flight and Transfers

London arrival – regional flights available

Overnight flight



HOLIDAY CODE: AME8364

INSIDE FROM	OCEANVIEW FROM	BALCONY FROM	GRILL SUITE FROM
£2,199pp	£2,699pp	£3,199pp	£10,499pp

*Prices shown include discount and savings based on two passengers sharing, booking directly with Imagine Cruising. +Overnight in port. ^Scenic Cruising.

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WILD TRACKS

ENJOY AN EXCLUSIVE RAIL DINNER AND BUSHFIRE CULTURAL PERFORMANCES

EXPLORE VICTORIA FALLS DURING A THREE-NIGHT HOTEL STAY

ENJOY A THREE-NIGHT HOTEL STAY IN PILANESBERG

Exclusive Victoria Falls Rail Event, Safari and Luxury Cunard Voyage from Cape Town to Southampton

27 Nights | April 5, 2028

CUNARD

Your Holiday Includes

Exclusive Rail Event

A scenic journey on board the Royal Livingstone Express steam train along the historic "Cape to Cairo" line into the Victoria Falls World Heritage Site

Three-course dinner served on board as the train glides through the Zambezi River Valley at sunset

Live narration on the history of Zambia and the railway with renowned historian Peter Jones, MBE

Live bonfire entertainment at Sinde Siding from the Makishi Dancers and Tujatane Choir

Local beers, house wine, soft drinks, water, tea and coffee

Full-Board Cruise

17 night full-board cruise on board Queen Anne

Visiting: Cape Town, Mindelo, Gran Canaria, Funchal, Southampton

Escorted Tours

Pilanesberg National Park*

Walking tour of Victoria Falls

Hotel Stays

One-night five-star stay in Johannesburg with breakfast

Four-star hotel stay in Pilanesberg with breakfast, lunch and dinner

Four-star hotel stays in Livingstone and Cape Town with breakfast

All Flights and Transfers

London departure – regional flights available

Overnight flight

HOLIDAY CODE: AFR7397

INSIDE FROM	OCEANVIEW FROM
£5,299PP	£6,299PP

BALCONY FROM
£7,299PP

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- Trusted Worldwide
- Financial Protection
- 15 Years of Experience

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EXLUSIVE PROMOTION

17 NIGHTS
FROM AN INCREDIBLE
£2,999pp*
SAVE UP TO £1,400
PER COUPLE^

View this holiday online by scanning the QR code or search the code on our website.

COMPLIMENTARY SEVEN-NIGHT SRI LANKA TOUR

SCENIC RAIL JOURNEY THROUGH SRI LANKA'S HIGHLANDS

Temples, Tea and Tranquillity: Wonders of Sri Lanka with All-Inclusive Southeast Asia Voyage

17 Nights | February 15, 2027

AZAMARA CRUISES

Your Holiday Includes

All-Inclusive Cruise

Seven-night all-inclusive cruise on board Azamara Pursuit

Visiting: Singapore, Ho Chi Minh City+, Huế, Hong Kong

Rail Journey

Scenic rail journey from Kandy to Nanuoya

Escorted Tours

Dambulla Cave Temple, Polonnaruwa, National Park Jeep safari^, Sigiriya Rock Fortress, Temple of the Tooth, tea plantation visit and more

Luxury Hotel Stays

Five-star hotel stays in Negombo and Dambulla with breakfast

Four-star hotel stays in Kandy, Colombo and Singapore with breakfast

All Flights and Transfers

London departure – regional flights available

Overnight flights

HOLIDAY CODE: ASA8663			
CLUB INTERIOR FROM **£2,999PP**	CLUB OCEANVIEW FROM **£3,799PP**	CLUB VERANDA FROM **£3,799PP**	CLUB CONTINENT SUITE FROM **£5,999PP**

^Wildlife sightings are not guaranteed. *Prices shown include discount and savings based on two passengers sharing, booking directly with Imagine Cruising. +Overnight in port.

IMMERSIVE EXPEDITION

View this holiday online by scanning the QR code or search the code on our website.

IMMERSIVE THREE-DAY FALKLANDS EXPERIENCE

COMPLIMENTARY FIVE-NIGHT IGUAZU FALLS TOUR

PREMIUM DRINKS, WORLD-CLASS DINING AND WIFI INCLUDED

Ultra-Luxury Seabourn South America & Falkland Islands Expedition Voyage with Iguazu Falls

22 Nights | March 16, 2027

SEABOURN

Your Holiday Includes

Escorted Tours

Tour of Christ the Redeemer, walking tour of Iguazu Falls from the Brazilian and Argentinian sides

All-Inclusive Cruise

14 night all-inclusive ultra-luxury cruise on board Seabourn Venture

Visiting: Ushuaia, Falkland Islands*, Puerto Madryn, Montevideo, Balneário Camboriú, Rio de Janeiro

Zodiac® boat expeditions to inaccessible polar regions

Nature walks and cultural experiences led by an on-board Expedition Team

Hotel Stays

Five-star hotel stays in Rio de Janeiro and Iguazu

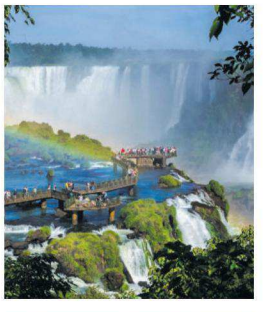
Four-star hotel stays in Iguazu and Buenos Aires

All hotel stays include breakfast

All Flights and Transfers

London departure – regional flights available

Overnight flights



HOLIDAY CODE: AME8288			
VERANDA SUITE (V1) FROM **£6,999PP**	VERANDA SUITE (V2) FROM **£7,499PP**	VERANDA SUITE (V3) FROM **£8,399PP**	VERANDA SUITE (V4) FROM **£8,999PP**

*Overnights in port.

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SACRED SERENITY

EXPLORE THE WONDERS OF MACHU PICCHU

EXPERIENCE THE BEST OF TAHITI WITH A COMPLIMENTARY HOTEL STAY

ENJOY ALL-INCLUSIVE DRINKS AND TIPS ON BOARD

Machu Picchu Expedition with All-Inclusive Azamara Voyage and Tahiti Island Retreat

28 Nights | January 11, 2028 | AZAMARA CRUISES

Your Holiday Includes

All-Inclusive Cruise

16 night all-inclusive cruise on board Azamara Onward

Visiting: Lima, Easter Island*, Pitcairn Islands, Fakarava, Mo'orea, Tahiti*

Complimentary alcoholic and non-alcoholic beverages including house spirits, wine and international beers

Pre-paid gratuities and complimentary AzAmazing Evening® event

Concierge services for personal guidance and reservations

Hotel Stays

Three-nights four-star hotel stay in Lima at the Holiday Inn Lima Miraflores

Two-night four-star stay in Sacred Valley at the Casa Andina Premium Valle Sagrado Hotel and Villas

Two-night four-star hotel stay in Cusco at the Casa Andina Premium Cusco

Complimentary three-night four-star hotel stay in Tahiti at the InterContinental Tahiti Resort and Spa

All hotel stays include breakfast

Fully Escorted Tours

Sacred Valley tour including: Salt Mines of Maras and Moray and Ollantaytambo Ruin

Expedition train to Machu Picchu

Machu Picchu tour

All Flights and Transfers

London departure – regional flights available

Overnight flights

HOLIDAY CODE: AME8338

CLUB INTERIOR FROM	CLUB OCEANVIEW FROM
£6,999PP	£7,699PP
CLUB VERANDA FROM	**CLUB VERANDA PLUS FROM**
£8,999PP	£10,499PP

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- Financial Protection
- 15 Years of Experience

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EXCLUSIVE PROMOTION

TEN NIGHTS
FROM AN INCREDIBLE
£2,499pp*

SAVE UP TO £3,692 PER COUPLE^

View this holiday online by scanning the QR code or search the code on our website.

UNCOVER THE SECRETS OF EGYPT ON EXPERT-LED TOURS

DRINKS AT MEALTIMES, GRATUITIES AND WIFI INCLUDED**

Treasures of Egypt: Immersive River Nile Cruise and Five-Star Cairo Escape

Ten Nights | Sep, 2026 - Apr, 2028

travelmarvel
Premium Cruises & Tours

Your Holiday Includes

Fully Escorted Tours

Giza Plateau including the Pyramids and Sphinx, Grand Egyptian Museum, Luxor Temple, Dendera Temple Complex, Esna Temple, Temple of Horus, High Dam, Unfinished Obelisk, Philae Temple, Felucca Sailing on the Nile, Abu Simbel, Kom Ombo Temple, Colossi of Memnon, Valley of the Kings and Queens and more

Full-Board River Cruise

Seven-night full-board river cruise on board Travelmarvel Sirius

Visiting*: Luxor+, Esna, Edfu, Aswan+, Abu Simbel, Kom Ombo+, Luxor+

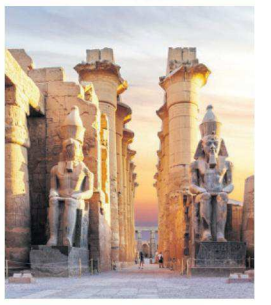
Includes drinks with all meals, gratuities and wifi

Luxury Hotel Stay

Three-night five-star stay in Cairo at the Cairo Marriott Hotel and Omar Khayyam Casino with breakfast and welcome dinner

All Flights and Transfers

London departure – regional flights available



HOLIDAY CODE: AFR7393

DELUXE CABIN FROM*	PREMIUM CABIN FROM*	PHARAOH SUITE FROM*
£2,499PP	£2,999PP	£4,699PP

*Prices and itinerary shown are based on October 3, 2026 departure. Pharaoh Suite price shown is based on September 11, 2027 departure. ^Prices shown include discount and savings based on two passengers sharing a Deluxe Cabin, departing November 28, 2027, booking directly with Imagine Cruising. +Overnight in port.**Drinks with meals are included during the Nile cruise portion of your holiday only and do not extend to your hotel stay in Cairo.

EXCLUSIVE PROMOTION

13 NIGHTS
BALCONY PRICES FROM
£2,499pp+

SAVE OVER 52%*

View this holiday online by scanning the QR code or search the code on our website.

ENJOY GUIDED TOURS THROUGHOUT YOUR HOLIDAY

RELAX WITH DRINKS, GRATUITIES, AND WIFI INCLUDED*

Treasures of Vietnam and Cambodia: Immersive Mekong River Cruise

13 Nights | Sep, 2026 - Feb, 2027

travelmarvel
Premium Cruises & Tours

Your Holiday Includes

Full-Board Cruise

Seven-night full-board cruise on board RV Lotus

Includes drinks with all meals, gratuities and wifi

Escorted Tours

Mekong Delta villages, Killing Fields, Củ Chi Tunnels, Angkor Wat and more

Luxury Hotel Stays

Two-night five-star hotel stay in Ho Chi Minh City at the Le Méridien Saigon

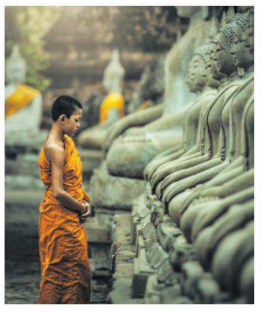
Two-night five-star hotel stay in Siem Reap at the Shinta Mani Angkor

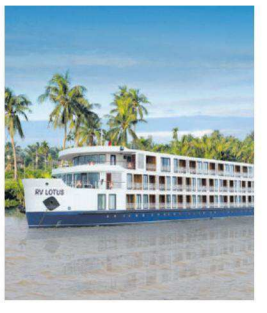
All hotel stays include breakfast

All Flights and Transfers

London departure – regional flights available

Overnight flights





HOLIDAY CODE: ASA8599

DELUXE TWIN BALCONY SUITE FROM+	SADEC TWIN BALCONY SUITE FROM+
£2,499PP	£3,199PP

*Prices shown include discount and savings based on two passengers sharing a Deluxe Twin Balcony Suite, booking directly with Imagine Cruising. +Prices and itinerary shown are based on October 3, 2026 departure.

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